

The effect of the acculturation process on consumers' acceptance of e-commerce platforms

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Abstract

The Internet has revolutionised the way in which business is conducted in the twenty-first century. It has changed the face and pace of business offering an indispensable opportunity to operate on digital platforms. Through those digital platforms, businesses find new sources of competitive advantage; thus, they are increasingly incorporating e-commerce, m-commerce and, more recently, social commerce platforms. But before businesses can benefit from the Internet and its global reach, they must understand the effect of culture on consumers' acceptance of digital platforms, as cultural misunderstandings can cause business failure. Understanding consumers' culture-specific behaviour, however, is increasingly complex nowadays. This is because of the phenomenon of acculturation, caused by globalisation and mass migration, which can change consumers' culture-specific behaviour, as well as their attitudes, values and beliefs. Thus, the effect of the acculturation process on consumers' acceptance of digital platforms should be investigated, and its consequences understood.

This is the first study that aims to assess the effect of the acculturation process on consumers' acceptance of e-commerce platforms. In order to reach this objective, two-phase transformative sequential research is conducted on the sample of Polish immigrants residing in the UK. In this two-phase research, first on the basis of a quantitative study (n=305), consumers' attitudes, values and beliefs towards e-commerce are compared and contrasted from the perspective of two cultures (Polish-native and British- non-native culture) to reveal the factors which initially, due to cultural determinants, seem to prevent consumers from accepting e-commerce, can be overcome once the culture is changed. Such a change is accounted for as an effect of the process of acculturation on consumers' acceptance of an e-commerce platform. The explanation of the revealed effect along with factors facilitating it is sought through a qualitative investigation (n=25) and their impact is verified quantitatively (n=298). This not only advances knowledge of the effect of culture on e-commerce acceptance, but it also derives a number of practical implications, which may serve as a guideline for designing global e-commerce strategies.

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Chapter 1. Introduction

In 2013 over a billion people worldwide bought goods or services on e-commerce platforms. This translates to \$1.25 trillion in B2C e-commerce sales worldwide. It is expected that by the end of 2014 e-commerce sales will amount to \$1.5 trillion. Moreover, it is predicted that by 2017 they will reach \$2.35 trillion, making e-commerce platform the world's fastest growing marketplace. In this context, it is not a surprise that nowadays businesses increasingly incorporate e-commerce into their operations. Further analysis of statistical data indicates, however, that not all businesses benefit equally from this costly investment, as significant discrepancy in terms of B2C e-commerce sales exists across countries. This discrepancy is particularly visible across European countries, where e-commerce turnover in the UK, for example, in 2013 amounted to €107.157 billion, while in other countries, for example Poland, it was €5.225 billion. This significant discrepancy in e-commerce sales across nations seems to be directly related to consumers' different levels of e-commerce platform acceptance, which has generated significant research attention.

Researchers seeking reasons for variation among countries in terms of consumers' e-commerce acceptance have undertaken a number of research projects. In those projects a variety of intention-based models have been tested, with the hopes of revealing consumers' attitudes towards e-commerce and their intentions to accept and use e-commerce platforms. Findings, however, have been inconclusive. Consequently, being unable to investigate direct motives for e-commerce acceptance, researchers started to focus on factors, which may affect e-commerce acceptance discussion. Thus, the moderating effect of demographics or economic factors on e-commerce platform acceptance has been studied. Findings, however, remain inconsistent. This inconsistency led to the assumption that acceptance of e-commerce platforms is influenced by cultural rather than any economic or demographic factors. Such statement finds support in the work of Hofstede (1980), who describes culture as 'mental

programming' which differentiates consumers from one country, or so-called 'cultural context', to another, as well as the work of Wallendorf and Reilly (1983), who state that culture comprises shared values, beliefs and customs, and may be expressed through shopping patterns.

Existing Information Systems (IS) research has provided strong evidence confirming that the discrepancy in e-commerce acceptance across countries is directly caused by cultural 'programming' (Mahmood *et al.*, 2004). This research shows that the design and implementation of effective e-commerce platforms needs to begin by identifying and understanding consumer culture and its moderating effect on e-commerce acceptance, as the cultural requirements of a target market have to be reflected in overall e-commerce strategy (Lim *et al.*, 2004). By following this recommendation strictly, however, businesses force themselves to primarily target one culture and/or cultural context. If businesses seek to gain access to global, and thus multicultural, consumers, it is clear that the consumers' willingness to accept e-commerce cannot be analysed in terms of one culture and/or cultural context alone. This is especially true when considering current trends of globalisation and mass migration, both of which facilitate consumers' exposure to cultures other than their native one. Consequently, the challenge of understanding cultural influences beyond the cultural indicators of local markets has to be addressed; thus, the effects of acculturation on consumers' acceptance of e-commerce should be revealed, and its consequences understood.

To date, in the IS literature, acculturation phenomena, which brings into view the possibility of change of shopping patterns while adopting to requirements of non-native culture and/or cultural context appear to be ignored. IS researchers based the investigation of the effect of culture on e-commerce acceptance on one culture (e.g. Yoon (2009) assesses the effect of Chinese culture on online shopping consumers) or one cultural context (e.g. Srite and Karahanna (2006) look at how the US cultural context influences technology acceptance by multicultural consumers). Alternatively, researchers compare and contrast a variety of different cultures and/ or cultural contexts. In those studies, native and non-native cultures and/or cultural contexts are not

differentiated. Hence, the possibility that culturally-determined attitudes, values and beliefs towards e-commerce acceptance might change under the influence of a non-native culture has not yet been specifically explored.

In contrast, marketing and especially consumer behaviour literature over a decade ago differentiated between native and non-native culture and/or cultural context, and acknowledged that culture 'can be bought, sold, and worn like a loose garment' (Oswald, 1999). Until 2013, however, also in the marketing literature, the possible change of culture-specific attitudes, values and beliefs related to digital platforms was not recognised, as researchers (e.g. Hirschman, 1981; Penaloza, 1994; Berry, 1997; Oswald, 1999) focused mainly on investigating acculturation processes, with reference to the traditional shopping environment. Recently, however, Huggins *et al.* (2013) recognise the gap in the literature and investigate the acculturation process and cultural confinement in a digital environment. Marketing researchers therefore seem to be slowly realising that the acculturation process may not only occur with reference to consumer attitudes towards brick-and-mortar shopping patterns but may also affect consumer attitudes towards e-commerce shopping platforms.

This realisation has to be brought to the attention of IS researchers, and the effect of acculturation processes on consumers' e-commerce acceptance must be assessed. Such investigation will not only fill the gap in IS literature but will also provide practical implications by serving as a basis upon which to develop new e-commerce strategies. The practical implications deriving from such research will be of particular importance in European markets, where, according to business analysts (i.e. Forrester Research Inc., 2013), e-businesses are facing a 'new era of competitive tension' where they must 'become more aggressive in developing strategies to secure their growth, identify sources of competitive advantage and differentiation'.

Consequently, this research project aims to fill a gap in the IS literature by investigating the effect of the acculturation process on consumers' acceptance of e-commerce platforms. Specifically, this project carried out using a sample of Polish immigrants residing in the UK, aims to reveal factors which, while initially seeming to prevent consumers from accepting e-commerce, can encourage acceptance once the

culture and/or cultural context is changed. This will be accounted for as an effect of the acculturation process. The explanation of an observed effect of the process of acculturation will also be sought, along with factors facilitating it. All of the above will not only fill the gap identified in the literature through the derivation of a number of theoretical contributions. It is expected that they will also result in managerial implications which, once implemented, will ensure the sustainable growth of e-businesses in European and global markets.

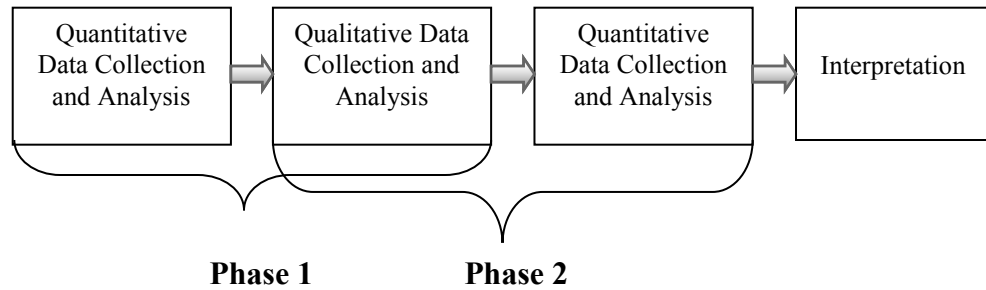
1.1. Structure of the research

The study is organised as follows. First, in Chapter 2 the background of the research field is discussed, and the advantages and disadvantages of e-commerce for consumers are outlined. We present factors which are perceived as potentially influencing consumers' willingness to accept e-commerce platforms. We also discuss factors, as explored in other studies that failed to explain consumers' rejection of e-commerce platforms, regardless of efforts of both researchers and businesses. This leads to the conclusion that culture is a stronger potential moderator affecting consumer willingness to accept e-commerce than any demographic or economic factor. Before discussing the effect of culture on consumers' acceptance of e-commerce, 'culture' is conceptualised and operationalised (Section 2.4). Keeping in mind the cultural effects on e-commerce acceptance, our emphasis switches to the emerging phenomenon of acculturation, which is brought about by globalisation and mass migration and arises as a new challenge for both researchers and practitioners, making its investigation the main aim of this research project.

In Chapter 3, the methodology of this study is discussed, including elements of the 'multidimensional set of continua', such as: research philosophy and research approach, design of this research project and research strategy employed. This chapter also presents the data collection and analysis techniques. The chapter finishes with a discussion of ethical considerations.

After discussion of the research methodology, the empirical investigation is carried out. This includes two overlapping phases of transformative sequential research, as presented in Figure 1 below.

Figure 1. Transformative sequential research method



In Chapter 4, the quantitative investigation is carried out on the basis of three intention-based models, namely Technology Acceptance Model, Theory of Planned Behaviour Model and Motivational Model. The models are tested following the cross-cultural research design by Douglas and Craig (1997). This is followed by qualitative exploration of the quantitative research findings (Chapter 5). This qualitative research stage overlaps with the second phase of the study – the exploratory sequential phase. During the second phase of the research project, the qualitative findings are contextualised within the extant literature, and thus form the basis of a new theoretical framework. The empirical investigation ends with a final quantitative assessment of the newly developed research framework (Chapter 6).

The research project concludes with a discussion of theoretical and managerial implications derived from the study. In Chapter 7, the research limitations are discussed and suggestions for future research are made.

Chapter 2. Literature review

This chapter reviews the literature on e-commerce acceptance as well as the literature investigating consumer acculturation process. These streams of literature motivate our investigation of the effect of the acculturation process on consumers' acceptance of e-commerce platforms. Specifically, in this chapter the discussion begins by outlining the advantages and disadvantages of e-commerce to consumers; uncertainty and risk are identified as significant factors affecting consumers' e-commerce acceptance (Section 2.1). Section 2.2 explores other factors that impact e-commerce platform acceptance by reviewing a number of theories and research frameworks, as well as the concept of e-commerce trust, which having power to reduce uncertainty and risk received considerable research attention. In Section 2.3, a review of the literature on e-commerce trust reveals that trust is directly related to culture, which emerges as a strong moderator affecting consumers' willingness to accept e-commerce. Thus, after prior conceptualisation and operationalisation of 'culture' (Section 2.4), the literature concerning its effect on consumers' e-commerce acceptance is reviewed, which reveals the reason for discrepancy in e-commerce acceptance across countries. Keeping in mind the cultural effects on e-commerce acceptance, Section 2.6 switches emphasis to the emerging phenomenon of acculturation, which facilitated by globalisation and mass migration, brings into view the possibility of change of consumer culture specific behaviour, values, attitudes and beliefs and thus arises as a new challenge for Information Systems (IS) researchers and practitioners. In light of this literature review the gap in the IS literature is exposed and the investigation of the effect of the acculturation process on e-commerce acceptance is put forward as the main aim of this research project. The chapter ends with a statement of the research questions to be addressed through the course of the thesis (Section 2.7).

2.1. Benefits and limitations of e-commerce

Originally designed for data exchange, the Internet became a point of interest for businesses and customers. This is because it offers right from its first appearance, an indispensable possibility to sell and purchase products online through e-commerce. E-commerce has since rapidly developed into a major platform for conducting B2C commerce (Sprano and Zakak, 2000). The literature links this fast development to advantages consumers might derive from e-commerce platforms. The most important benefit appears to be more effective and efficient customer satisfaction than obtained through traditional shopping channels (Miyazaki and Fernandez, 2006).

Researchers found that e-commerce platforms enable customers to find and buy products with minimal effort, inconvenience and time investment (Oxley and Yeung, 2001; Brow *et al.*, 2003; Monsuwe *et al.*, 2004). In this way, digital platforms reduce perceived cost-related time spent on shopping activities, and also provide access to a greater amount of product information, availability and prices (Hart *et al.*, 2000; Khatibi *et al.*, 2006). This, Rohma and Swaminathan (2004) claims, increases competency in purchase decision-making. Furthermore, e-commerce platforms provide consumers with a choice of when to shop, at times convenient to them, unrestricted by brick-and-mortar store opening hours or physical locations (Shiua and Dawson, 2004; Delafrooz *et al.*, 2010). The convenience factor, Jayawardhena and Wright (2009) claim, further decreases psychological costs related to shopping. In addition to effectiveness and efficiency, researchers indicate several other advantages to e-commerce consumers, including access to an unlimited variety of products, original service and personal attention, as well as a level of anonymity provided by the digital environment (Ward and Lee, 1999; Zhou *et al.*, 2007).

However, despite these advantages and the predictions that e-commerce will continue to grow in size and importance (Gong, 2009; Smith *et al.*, 2011), recent statistical data indicates that not all consumers take advantage of the benefits deriving from e-commerce, as a significant discrepancy in e-commerce sales has been found to exist across nations. This is particularly notable across European countries: the total e-commerce sales in the UK exceed €100 billion, while in countries such as Austria, Switzerland, the Netherlands and Poland they account for no more than €10 billion (www.statista.com). This indicates that not all businesses are equally successful in

generating increased revenue through the integration of e-commerce into their business operations.

This difference in e-commerce sales across countries seems to be directly related to the fact that in certain markets fewer consumers than expected purchase products on e-commerce platforms. Typically, such consumers take advantage of e-commerce in the early stage of purchase decision-making, but then complete the transaction in traditional brick-and-mortar stores (Hart *et al.*, 2000). Thus, those consumers do not fully accept e-commerce as their main shopping channel. The reason for this non-acceptance seems to lie in shortcomings related to the intangible nature of e-commerce platforms. This is confirmed by researchers, who for the past decade have realised that consumers do not only gain from e-commerce, but are also concerned about uncertainties and risk inherent to the characteristics of the digital environment (Sjober and Fromm, 2002; Forsythe and Shi, 2003; Soopramanien, 2011). Table 1 provides a list of advantages and disadvantages to e-commerce platforms.

The biggest limitation of e-commerce identified in the literature is the inability to satisfy all five human senses (Park *et al.*, 2012). On e-commerce platforms, consumers can see and possibly hear product features, but they cannot touch, smell or taste them. They are therefore physically deprived of the satisfaction of judging product value, which in turn reduces control over shopping activities and increases risk perception (Lee and Turban, 2001; Becerra and Korgaonkar, 2011).

E-commerce platforms also do not enable consumer interaction with sales staff. Thus, social and temporal separation between consumers and stores, previously seen as an advantage of e-commerce, is recognised by researchers as a possible disadvantage due to its negative effect on overall satisfaction and the shopping experience (Ba and Pavlou, 2002; Pavlou, 2003; Turel *et al.*, 2013; Aldaehim *et al.*, 2013).

E-businesses recognise these disadvantages aim to provide consumers with accurate product illustrations and detailed product information. Though identified as an advantage of e-commerce however also came into question. Oxley and Yeung (2001), Clewley *et al.*, (2009) and later Xiao and Benbasat (2011) report that consumers may question information sources, and thus quality, and as a result may find it biased. Further, the ease of accessing information online makes consumers doubt the security and privacy of online financial transactions and personal information provided to e-commerce merchants (Gibbs *et al.*, 2002). This is confirmed by Turner and Callaghan (2006) and later by Kassim and Abdullah (2010), who report that the perception of a

lack of security in online transactions is a significant factor preventing full acceptance of e-commerce by consumers.

Table 1. Advantages and disadvantages of e-commerce (consumer perspective)

Advantages	Disadvantages
Convenience, opportunity to shop 24 hours a day, seven days a week (Rohm and Swaminathan, 2004; Zhou <i>et al.</i> , 2007)	Lack of social interactivity; lack of the social, experimental or situational value of purchasing experience (Li <i>et al.</i> , 1999; ; Turel <i>et al.</i> , 2013; Aldaehim <i>et al.</i> , 2013)
Lack of limitations of store opening hours or physical location of the shop (Shiua and Dawson, 2004; Rohm and Swaminathan, 2004)	Spatial and temporal separation between consumer and merchant (Pavlou, 2003; Ba and Pavlou, 2002; Turel <i>et al.</i> , 2013; Aldaehim <i>et al.</i> , 2013)
Minimum effort and time investment (Brow <i>et al.</i> , 2003; Hui <i>et al.</i> , 2007)	Lack of immediate satisfaction from purchase (Wood, 2001)
Possibility to compare product features, availability, prices, merchants, etc. (Hart <i>et al.</i> , 2000; Soscia <i>et al.</i> , 2010)	Intangible characteristics of product/service; consumer cannot judge the value of the product before making purchase decision (Garbarino and Strahilevitz, 2004)
Access to rich information about firms, products and brands, etc. which can be downloaded and stored (Oxley and Yeung 2001; Rohma and Swaminathan, 2004; Chen <i>et al.</i> , 2006; To <i>et al.</i> , 2007)	<ul style="list-style-type: none"> • Information overloading; extensive amount of product information • Decrease of traditional forms of ‘gatekeeper’ certainty (Flanagin and Metzger, 2007) • Possible biased online information (Clewley <i>et al.</i>, 2009)

	<ul style="list-style-type: none"> • Lack of subjective product information (Ward and Lee, 1999)
Access to a wide variety of products (Kim and Larose, 2003; Zhou <i>et al.</i> , 2007)	Lack of consumer control over the outcome of the buying decision (Lee and Turban, 2001)
Lower product price (Liao and Cheung, 2001; Koyuncu and Bhattacharya, 2004; Atcharyachanvanich <i>et al.</i> , 2008)	Lack of security of payment methods (Hart <i>et al.</i> , 2000; Kassim and Abdullah 2010)
Reduction of psychological cost of shopping (Jayawardhena and Weight, 2009)	Product identity uncertainty (Ba and Pavlou, 2002)
Consumer anonymity (Ward and Lee, 1999)	Lack of anonymity (Hui <i>et al.</i> , 2007) and loss of privacy (Pavlou, 2003)
Personal attention (Zhou <i>et al.</i> , 2007)	<ul style="list-style-type: none"> • Possibility of personal information disclosure (Hui <i>et al.</i>, 2007) • Lack of control over data (Hui <i>et al.</i>, 2007)

Sjoberg and Fromm (2002) state that ‘people are of course not neglecting the benefits of new technologies’ such as e-commerce platforms, while Hui *et al.* (2007) claim that they continuously assess their limitations and possible negative consequences of making purchases online. This continuous assessment of negative consequences of performing shopping activities online results in habitual uncertainty and increased risk, both of which, according to Pavlou (2003), are important elements in B2C e-commerce, as they are likely to have a negative effect on consumer e-commerce acceptance.

In order to better understand the role of uncertainty and risk in consumers’ e-commerce acceptance, IS researchers have made efforts to identify and explore the different forms of both factors. Pavlou (2003), following Bensaou and Venkatesh

(1996), for example, distinguishes two types of uncertainty related to e-commerce platforms: behavioural uncertainty and environmental uncertainty. Environmental uncertainty occurs because of the virtual nature of e-commerce platforms and is therefore directly related to technology-driven risk, which includes economic risk (i.e. risk related to monetary loss) and privacy risk (i.e. risk related to private information disclosure). Behavioural uncertainty, on the other hand, is not related to the unpredictable nature of the environment in which commerce takes place, but to the possible opportunistic behaviour of the e-commerce vendor. This perceived threat of opportunistic behaviour of the trading party, Pavlou (2003) argues, may result in perceived economic risk as well as personal risk, seller performance risk and privacy risk.

Building on such classifications of different types of e-commerce risk, researchers have developed and tested theoretical models of perceived risk in an effort to shed light on consumers' willingness to participate in online interactions and exchanges. Forsythe and Shi (2003), for example, examine the relationship between four types of perceived risk (i.e. financial, product performance, psychological and time/convenience loss risk) in relation to Internet shopping. More recently, Glover and Benbasat (2010-2011) propose a model of perceived risk in e-commerce transactions, which they claim 'incorporates almost unlimited range of unwanted events of potential concern to consumer' in the e-commerce environment. The models tested by these researchers confirm that perceived risk is indeed an important element affecting consumers' willingness to accept e-commerce platforms.

In order to better understand how uncertainty and risk affect consumers' e-commerce platform acceptance, and to reveal the reasons why certain consumers accept e-commerce platforms more willingly than others, researchers have incorporated perceived risk in a variety of theories and research frameworks (Pavlou, 2003; Park *et al.*, 2004). These frameworks and their variables are reviewed next.

2.2. E-commerce acceptance frameworks

Introduced in 1975, the Theory of Reasoned Action (TRA) is one of the first, and the most influential, theory used to evaluate direct motives driving consumer acceptance of new technologies, including e-commerce platforms. As Fishbein and Ajzen (1975) demonstrate through TRA, consumer behaviour (e.g. use of e-commerce

platforms) can be predicted by intentions, and intentions are determined by attitudes towards the behaviour in question. This attitudes-intention-actual behaviour paradigm initiated a series of so called 'intention-based models' extensively applied by researchers aiming to develop insight into motives driving consumers' e-commerce acceptance as these models, Hansen *et al.* (2004) argue, specifically focus on behaviour rather than on consumer attitudes towards a product or service offered by an e-commerce vendor.

TRA exclusively focuses on investigation of two attitudes that supposedly determine consumers' intention to perform the behaviour in question (i.e. use of the technology) and subsequent actual behaviour. Those are: consumers' attitudes about the behaviour in question (i.e. their general feeling of favorableness or unfavorableness towards the behaviour) and subjective norms (i.e. the perceived opinions of other people about the particular behaviour). Later, Ajzen (1988) extended the original TRA by adding perceived behavioural control (i.e. the perception of the availability or lack of the necessary resources needed to perform the behaviour in question) as yet another attitude determining consumer's acceptance of technology. This extension of the TRA resulted in the Theory of Planned Behaviour (TPB), which researchers found valuable when evaluating direct motives driving consumers' e-commerce acceptance (e.g. Pavlou, 2002; Pavlou and Chai, 2002; George, 2004) as well as when assessing the effect of risk on consumers' willingness to engage in commerce online (e.g. Herrero and Martin, 2012).

Introduced by Davis (1989), the Technology Acceptance Model (TAM) is another extension of Fishbein and Ajzen's TRA. Davis, however, instead of adding attitudes to the TRA, replaced them with perceived usefulness (i.e. the belief that using a particular system will enhance consumers' performance of the behaviour in question) and perceived ease of use (i.e. the belief that using a particular system will be free of effort). TAM, similar to TPB, has been extensively applied by researchers investigating consumers' e-commerce acceptance; they all confirm the high explanatory power of the model (e.g. Gefen and Straub, 2000; Gefen *et al.*, 2003a). Further, the model is also used by researchers investigating the role of risk in consumers' e-commerce acceptance; its usefulness has been confirmed (e.g. Pavlou, 2003; Park *et al.*, 2004).

In spite of the good explanatory power of both TAM and TPB, and their usefulness in assessing the effect of perceived risk on consumers' acceptance of e-commerce platforms, neither model has been recognised as superior. Researchers

employing TRA, TAM or TPB in their investigation of consumers' e-commerce platform acceptance tend to quote Dawson *et al.* (1990), who stated of the above models that 'no one theory has become dominant'. Consequently, researchers continue to introduce and test new theories and models in order to provide better insight into direct motives driving consumers' e-commerce platform acceptance, in the hopes of revealing factors causing variance in e-commerce acceptance across countries.

To this end, researchers have adopted other models based on an attitudes-intentions-behaviour paradigm. Davis *et al.*'s (1992) Motivational Model (MM) is an example of such an intention-based framework. When applying MM in the investigation of factors driving e-commerce acceptance, researchers are able to not only assess the impact of utilitarian motives on intention to accept, and subsequent acceptance of, e-commerce platforms, which MM terms 'extrinsic motivation', but also the impact of hedonic factors (enjoyment and pleasure) motivating consumers' acceptance decision.

Further, in this research stream we can also observe researchers not only adopting existing intention-based frameworks but also combining or deconstructing them. Taylor and Todd (1995), for instance, deconstructed independent variables of TPB into multi-dimensional belief constructs. Following Rogers' (1983) perceived characteristics of an innovation, Taylor and Todd (1995) decomposed the attitude towards behaviour variable into relative advantage, complexity and compatibility. They also deconstruct subjective norms according to individual referent groups, including supervisors, peers, etc. Finally, perceived behavioural control was subdivided into self-efficiency and facilitating conditions. Following this school of thought, Pavlou and Fygenson (2006) decomposed perceived behavioural control valuable of original TPB and assesses the impact of controllability (i.e. consumers' assessment of the availability of resources needed to perform the behaviour) and self-efficiency (i.e. consumers' assessment of their own capabilities to perform the behaviour in question) on intentions to use, and subsequent use of, e-commerce platforms. Similarly, Hsu and Chiu (2004) decomposed TPB. Specifically, their research model decomposes perceived behavioural control into self-efficiency and perceived controllability, and subjective norms into social influences and interpersonal influences. In their research model, Hsu and Chiu (2004) not only decomposed individual attitudes but also combined variables already introduced in TAM (i.e. they included perceived usefulness in their model) in order to better identify attitudes that determine intentions to accept, and eventual acceptance of, e-commerce platforms.

Researchers extending existing intention-based theories and frameworks are driven by a similar motivation: to develop a better understanding of factors driving consumers to accept new technologies, such as e-commerce platforms. In this research stream, TAM, for example, has been continuously studied, and a number of its 'upgrades' can be identified in the literature. The first extension of TAM, termed TAM2, was introduced by Venkatesh and Davis in 2000. The researchers extended the existing TAM by adding social influences (i.e. subjective norms, voluntariness and image) and cognitive instrumental processes (i.e. job relevance, output quality, result demonstrability). Later, building on TAM2, Venkatesh and Bala (2008) proposed TAM3, where additional sets of variables (i.e. computer-self efficiency, perceptions of external control, computer anxiety, computer playfulness, perceived enjoyment and objective usability) were added to the investigation of factors that may determine intention to use and actual use of technologies. TAM3, however, did not receive much research attention, as in the meantime Venkatesh *et al.* (2003) introduced the Unified Theory of Acceptance and Use of Technology (UTAUT), which they claim explains 70% of total variance in behavioural intentions and about 50% of usage.

UTAUT includes constructs such as performance expectancy, effort expectancy, social influence and facilitating conditions, along with a number of moderators (i.e. gender, age, experience and voluntariness of use) ultimately influencing consumers' intentions to use and subsequent use behaviour. The good explanatory power of UTAUT, however, did not stop Venkatesh and colleagues from introducing an extension. In 2012, Venkatesh *et al.* extended the model, introducing UTAUT2, which, unlike its predecessor, was tailored to consumer use context. The researchers (*ibid*) argue that it better explains consumers' intentions and actual behaviour in the context of consumer technology use. UTAUT2 incorporates three new constructs into UTAUT: hedonic motivation, price value and habit, all of which, it is hypothesised, are moderated by age, gender and experience. Table 2. provides a list of the reviewed intention-based models and their core constructs.

Table 2. Technology acceptance models

Theory/Model	Core constructs
<p>Theory of Reasoned Action (TRA)</p> <p>Developed by Fishbein and Ajzen (1975). TRA is one of the most fundamental and influential theories of human behaviour. The theory, drawn from social psychology, aims to predict a wide range of behaviours, including consumers' acceptance of new technology, such as e-commerce.</p>	<p>Attitudes Towards Behaviour defined as 'an individual's positive or negative feelings about performing the target behaviour' (Fishbein and Ajzen, 1975)</p> <p>Subjective Norms defined as 'the person's perception that most people who are important to him think he should or should not perform the behaviour in question' (Fishbein and Ajzen, 1975)</p> <p>Behavioural Intention defined as 'the degree to which a person has formulated conscious plans to perform or not perform some specified future behaviour' (Venkatesh and Davis, 2000)</p> <p>Actual Behaviour refers to usage</p>

<p>Technology Acceptance Model (TAM)</p> <p>Introduced by Davis (1989), this model was originally designed to predict information technology acceptance and usage in the workplace. TAM became a dominant model used to predict consumers' e-commerce acceptance</p>	<p>Perceived Usefulness defined as 'the degree to which a person believes that using a particular system would enhance his or her job performance' (Davis, 1989)</p> <p>Perceived Ease of Use defined as 'the degree to which a person believes that using a particular system would be free of effort' (Davis, 1989)</p> <p>Intention to Use see TRA</p> <p>Actual Usage see TRA</p>
<p>Technology Acceptance Model 2 (TAM2)</p> <p>Introduced by Venkatesh and Davis (2000), TAM2 is an extension of TAM</p>	<p>Subjective Norm see TRA</p> <p>Image defined as 'the degree to which use of an innovation is perceived to enhance one's status in one's social system' (Venkatesh and Davis, 2000)</p> <p>Job Relevance defined as 'individual's perception regarding the degree to which the target system is relevant to his or her job' (Venkatesh and Davis, 2000)</p> <p>Output Quality defined as 'the degree to which an individual believes that the system performs his or her job tasks well' (Venkatesh and Davis, 2000)</p> <p>Result Demonstrability refers to 'tangibility of the results of using the innovation' (Venkatesh and Davis, 2000)</p> <p>Perceived Usefulness see TAM</p>

	<p>Perceived Ease of Use see TAM</p> <p>Intention to Use see TRA</p> <p>Usage Behaviour see TRA</p>
<p>Technology Acceptance Model 3 (TAM3)</p> <p>Introduced by Venkatesh and Ball (2002), TAM3 is an extension of TAM2</p>	<p>Subjective Norm see TRA</p> <p>Image see TAM2</p> <p>Job Relevance see TAM2</p> <p>Output Quality see TAM2</p> <p>Result Demonstrability see TAM2</p> <p>Computer- Self Efficiency defined as ‘the degree to which an individual believes that he or she has the ability to perform specific task/job using computer’</p> <p>Perceptions of External Control defined as ‘the degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system’</p> <p>Computer Anxiety defined as ‘the degree of an individual’s apprehension, or even fear, when she/he is faced with the possibility of using computers’</p> <p>Computer Playfulness defined as ‘the degree of cognitive spontaneity in microcomputer interactions’</p> <p>Perceived Enjoyment defined as ‘the extent to which the activity of using a specific system is perceived to be enjoyable in it’s own right, aside from any performance consequences resulting from system use’</p> <p>Objective Usability refers to ‘a comparison of systems based on the actual level (rather than</p>

	<p>perceptions) of effort required to complete specific tasks’</p> <p>Intention to Use see TRA</p> <p>Usage Behaviour see TRA</p>
<p>Motivational Model (MM)</p> <p>Drawn from psychology, this model supports general motivation theory as an explanation for behaviour. The model, originally developed by Davis <i>et al.</i> (1992), was effectively used to understand technology adoption</p>	<p>Extrinsic Motivation defined as the perception that users want to perform an activity “because it is perceived to be instrumental in achieving valued outcomes that are distinct from the activity itself, such as improved job performance, pay, or promotions’ Davis <i>et al.</i> (1992)</p> <p>Intrinsic Motivation refers to performing an activity “for no apparent reinforcement” other than the process of performing the activity per se’ (Davis <i>et al.</i>, 1992)</p> <p>Intention to Use see TRA</p> <p>Usage Behaviour see TRA</p>
<p>Theory of Planned Behaviour (TPB)</p> <p>Ajzen (1991), while developing TPB, extended TRA by adding the construct of Perceived Behavioural Control as an additional determinant of intention and behaviour. TPB has been successfully applied to understand individual acceptance of new technology</p>	<p>Subjective Norms see TRA</p> <p>Attitudes Towards Behaviour see TRA</p> <p>Perceived Behavioural Control is defined as ‘the perceived ease or difficulty of performing the behavior’ (Ajzen, 1991)</p> <p>Intention to Use see TRA</p> <p>Actual Usage see TRA</p>

<p>Decomposed Theory of Planned Behaviour (DTPB)</p> <p>An alternative version of the TPB model with decomposed belief structures. Examples of decomposed TPB are provided by Taylor and Todd (1995), Pavlou and Fygenon (2006) and Hsu and Chiu (2007)</p>	<p>DRPB by Taylor and Todd (1995)</p> <p>Relative Advantage ‘refers to the degree to which an innovation provides benefits which supersede those of its precursors’</p> <p>Complexity ‘represents the degree to which an innovation is perceived to be difficult to understand, learn or operate’</p> <p>Compatibility defined as ‘the degree to which the innovation fits with the potential adopter’s existing values, previous experiences and current needs’</p> <p>Self- Efficiency ‘is related to perceived ability’</p> <p>Facilitating Conditions ‘provides two dimensions for control beliefs; one relating to resource factors such as time and money and the other relating to technology compatibility issues that may contain usage’</p> <p>Intention to Use see TRA</p> <p>Usage Behaviour see TRA</p>
<p>Combined TAM and TPB (C-TAM-TPB)</p> <p>The model combines constructs of TPB with Perceived Usefulness to provide a hybrid model (Taylor and Todd, 1995)</p>	<p>Attitude Towards Behaviour see TRA</p> <p>Subjective Norm see TRA</p> <p>Perceived Behavioural Control see TPB</p> <p>Perceived Usefulness see TAM</p> <p>Intention to Use see TRA</p> <p>Usage Behaviour see TRA</p>
<p>Unified Theory of Acceptance and Use of Technology (UTAUT)</p>	<p>Performance Expectancy defined as ‘the degree to which an individual believes that using the system will help him or her to attain gains in job performance’</p>

<p>The model includes elements of performance expectancy, effort expectancy, social influence and facilitating conditions (Venkatesh <i>et al.</i>, 2003)</p>	<p>Effort Expectancy defined as ‘the degree of ease associated with the use of the system’</p> <p>Social Influence see TRA</p> <p>Facilitating Conditions defined as ‘the degree to which an individual believes that an organizational and technological infrastructure exist to support use of the system’</p> <p>Behavioural Intention see TRA</p> <p>Use Behaviour see TRA</p> <p>Moderating factors: Gender, Age, Experience, Voluntariness of Use</p>
<p>Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)</p> <p>Extension of UTAUT tailored to consumer-use context (Venkatesh <i>et al.</i>, 2012)</p>	<p>Performance Expectancy see UTAUT</p> <p>Effort Expectancy see UTAUT</p> <p>Social Influence see TRA</p> <p>Facilitating Conditions see UTAUT</p> <p>Hedonic Motivation see MM</p> <p>Price Value defined as ‘cognitive trade-off between the perceived benefits of the applications and the monetary cost for using them’ (Venkatesh <i>et al.</i>, 2012)</p> <p>Habit defined as ‘the extent to which people tend to perform behaviour automatically because of learning’ (Venkatesh <i>et al.</i>, 2012)</p> <p>Behavioural Intention see TRA</p> <p>Use Behaviour see TRA</p> <p>Moderating factors: Age, Gender, Experience</p>

At this point it has to be mentioned that the above identified models were originally designed to predict acceptance of technologies other than e-commerce platforms. TAM, for instance, was intended to be applied in predicting technology acceptance for use in the workplace. Similarly, UTAUT was designed to provide ‘a useful tool for managers needing to assess the likelihood of success for new technology introductions’ (Venkatesh *et al.*, 2003). Finally, UTAUT2 was designed to predict consumer technology acceptance overall, not e-commerce specifically. Nevertheless, research within Information Systems continues to find these technology acceptance models particularly useful when applied in the e-commerce context as on the basis on those researchers were able to test a variety of factors which may explain consumers’ e-commerce acceptance (Close and Kukar-Kinney, 2010; Van der Heijden, 2011; Luo *et al.*, 2011; Guo and Barnes, 2011).

Following this school of thought, e-commerce acceptance researchers employed a number of competing theories and models, such as the Task Technology Fit model (e.g. Klopffing and McKinney, 2004) and the Innovation Diffusion model (e.g. Eastin, 2002). Despite not being specifically designed for e-commerce platform acceptance, such models were successful in deriving a new range of variables which could advance understanding of consumers’ e-commerce acceptance. Neither the models nor their variables, however, have so far generated clear information as to which factors truly motivate e-commerce acceptance, or what may cause discrepancies in e-commerce acceptance across nations. Likewise, the moderating factors incorporated by Venkatesh *et al.* (2003) in UTAUT and by Venkatesh *et al.* (2012) in UTAUT2, when tested in the e-commerce acceptance context, proved inconclusive and hence do not provide any clear explanation for the difference in consumers’ e-commerce acceptance from one country to another.

Prior research extensively tested the role of demographics and lifestyle characteristics in e-commerce acceptance (Donthu and Garcia, 1999; Li and Zhang, 2002; Mahmood *et al.*, 2004), as well as familiarity and prior online shopping experience (Barnett and Breakwell, 2001; Kamarulzaman, 2007; Soopramanien, 2011). Initially it was believed that young, well-educated male consumers are more likely to shop on e-commerce platforms, as this seems to be directly related to income and social status, all of which researchers found to be significant factors affecting e-commerce acceptance (e.g. Lightner, 2003). Other studies, however, found an insignificant or even

non-existent relationship between those factors and acceptance rate (e.g. Bhatnagar *et al.*, 2000; Rohma and Swaminathan, 2004).

Similarly, research concerning familiarity and prior online shopping experience was inconsistent. Kamarulzaman (2007), for example, states that familiarity and prior experience with digital platforms play an important role in e-commerce acceptance. This seems to be confirmed by Soopramanien (2011), who argues that a higher level of Internet usage reduces the perception of uncertainty related to digital platforms, which leads to its usage for shopping purposes. On the other hand, early research by Jarvenpaa *et al.*, (1999) suggests that greater experience with the Internet and e-commerce is associated with higher risk perception and thus a greater perception of uncertainty, which results in non-acceptance.

This lack of agreement on which factors affect consumer e-commerce acceptance may be caused by the fact that in addition to consumer attitudes towards e-commerce and a number of demographic factors affecting acceptance, the perception of e-commerce trust plays a significant role in whether consumers accept e-commerce. The literature now recognises that 'trust' is seen as 'a function of a degree of risk' (Keen, 1999), which, if present in the virtual environment, has the power to reduce risk perception and uncertainty related to e-commerce platforms (Pavlou, 2003). Many researchers thus see trust as the 'preliminary condition to consumers' e-commerce acceptance' (Corbatt *et al.*, 2003). They therefore join e-commerce trust research stream as, they believed, better understanding of trust will aid in investigating why some consumers accept e-commerce platforms while others see it as a risky environment and reject it. The literature concerning e-commerce trust is reviewed next.

2.3. E-commerce trust

As mentioned, trust is an important element in online commerce, as it has the power to reduce the perception of uncertainty and risk related to B2C interactions and exchanges (Fukuyama, 1995). It is not surprising, therefore, that the concept of trust has received considerable attention from Information Systems researchers seeking to reduce risk and uncertainty related to e-commerce platforms by developing a number of trust-building techniques (Ranganathan and Ganapathy, 2002; Constantinides, 2002).

In this research stream, Steinbrueck *et al.* (2002) encourage the posting of employee photographs on retailing websites. Dong (2003) highlights the importance of

reliable and accurate information and Milne and Culnan (2004), and later Hui *et al.*, (2007), encourage publishing privacy statements and ‘seals’ or guarantees of privacy online. Jayawardhena and Wright (2009) emphasise the crucial role of website layout, aesthetics, navigation and responsiveness. These techniques, however, seem to be ineffective, as they lack sufficient appreciation of the e-commerce trust concept.

To date, several viewpoints from different disciplines are contributors to the great research effort towards an understanding of what e-commerce trust might be. Instead of providing a ‘fixed’ definition of trust, all such research has been able to reveal is its complexity and multifaceted attributes. Some researchers (e.g. Mayer *et al.*, 1995; Gefen and Straub, 2004) associate e-commerce trust with consumers’ willingness to believe. Others see it as a subjective or general belief, linking e-commerce trust to the ability, benevolence and integrity of the merchant behind the website. Yet another group of researchers believes that e-commerce trust is related to an intention or actual behaviour of the consumer, rather than any belief. Furthermore, on the one hand some researchers claim that e-commerce trust is consumer-specific, while on the other hand others argue that it depends on the situation in which trust is established, making it context-specific. Moreover, some researchers dispute that e-commerce trust is stable, while others tend to associate it with processes during which trust may be established, claiming that e-commerce trust may change over time.

This complexity of e-commerce trust and the lack of a fixed definition of the concept has resulted in researchers perceiving it as a vague term. They therefore decide not to define it at all. This approach is criticised by McKnight and Chervany (2001-2002), who clarify that those differences derive from the discipline from which the concept of trust originates rather than the concept itself. Researchers (*ibid.*) argue that studies based on psychology see trust as a personal trait, while research drawing from sociology will perceive it as a social structure. In economics, research examines the process, not the psychological aspects, during which e-commerce trust is developed (Lewicki and Bunker, 1996). Following this direction, research has brought encouragement to the study of e-commerce trust and relationships between its multiple ‘faces’ in order to better understand the concept itself as, they believe, only this way knowledge can be advanced and thus reasons behind discrepancy in e-commerce acceptance revealed.

Several studies have so far aimed to address this call and structure the current state of knowledge in terms of e-commerce trust (e.g. Grabner- Krauter and Kaluscha,

2003). Those studies focus on evaluating trust concepts and their definitions. Only a few studies (e.g. McKnight and Charvany, 2001- 2002; Li *et al.*, 2012) recognise the need to demonstrate structured relationships between individual trust constructs. Both McKnight and Chervany 2001- 2002 and Li *et al.* (2012) confirm that e-commerce trust is complex, but not impossible to structure. Both studies recognise three higher-level constructs, which Li *et al.* (2012) refer to as categories. Those constructs are later subdivided into lower-level constructs, measurable via scales wherein attributes differ one from another. This classification, according to the level of analysis, reveals the first ‘face’ of e-commerce trust, that is revealed in construct type.

There have emerged three higher-level e-commerce trust constructs: interpersonal trust, institutional trust and dispositional trust. Dispositional trust is a concept deriving from psychology. It is defined as a general trust in others, a general willingness to trust others or the tendency to trust (Mayer *et al.*, 1995). This construct of trust refers to consumers’ propensity to trust; for this reason, in the literature it is also termed basic trust or personality-based trust (Gefen *et al.*, 2003a; Li *et al.*, 2012). Dispositional trust has two lower-level constructs: faith in humanity (developed on the assumption that the trusting party is competent, honest and ethical) and trusting stance (consumers’ subjective of evaluation whether it is worth trusting).

Institutional trust, also called system trust or institution-based trust, is based on the perceived reliability of the system or institution. It refers to the ‘sense of security from guarantees and safety nets in other impersonal structures inherent in a specific context’ (Gefen *et al.*, 2003a). This sense of security derives from the perception of situational normality and structural assurance, both of which are the presumed sub-contracts of institutional trust. Structural assurance refers to consumers’ subjective evaluation of guarantees and legal regulations being in place to ensure the success of online shopping activities, whereas situational normality assesses a consumer’s subjective assessment of the e-commerce platform as a normal and natural shopping environment.

Finally, interpersonal trust is determined by interaction between trusting parties. Interpersonal trust refers to general trust in the e-commerce vendor, which can be assessed on the basis of trusting beliefs and trusting intentions. Meyer *et al.*, (1995) distinguish a number of lower-level trusting beliefs: competence (belief that the trusted party can provide products in a normal, proper and consistent way); benevolence (belief that the trusted party will not act in an opportunistic way); integrity (belief that the

trusted party will keep promises); and predictability (belief that the trusted party's behaviour will be predictable in the future). Additional number of sub-constructs of trusting intentions make interpersonal trust the most complex construct of e-commerce trust. Trusting intentions are based on consumers' willingness to depend on the trusted party, which itself is based on the assumption that the trusted party will fulfil expected obligations properly and efficiently. A further subjective probability to depend sub-construct defined as a probability to depend is based on the prediction that the consumer will depend on the trusted party not only during the current performed shopping activity but also in future.

In addition to the above three higher-level constructs and their sub-constructs, Li *et al.*, (2012) note that in the literature there are also other trust constructs developed on the basis of the processes during which e-commerce trust may be developed. Those constructs, however, are not high-level constructs. Li *et al.*, (2012) refer to them as 'antecedents', measurable via scales. Thus these 'antecedents' should be classified as lower-level e-commerce trust constructs.

One of the 'antecedents' recognised by Li *et al.*, (2012) is cognition-based trust. This refers to the trust developed during cognitive processes and consumers' ability to process information (McKnight *et al.*, 1998). Another process during which e-commerce trust may be established is the process of knowledge acquisition about the trusted party's past behaviour. This process might lead to the establishment of so-called knowledge-based trust (Gefen *et al.*, 2003b). Calculus-based trust is yet another trust 'antecedent' which develops during the process of calculating benefits versus sacrifices that the consumer must make when engaging in online shopping activities. Finally, identification-based trust is based on the process of mutual realising what might be the wants of the other party involved in interaction and exchanges online (Lewicki and Bunker, 1996).

In addition to different types of e-commerce trust constructs, researchers also classify it on the basis of different referral points, which reveal the second 'face' of e-commerce trust. On the one hand, e-commerce trust can be seen as a consumer-specific concept. For instance, dispositional trust refers to consumers' general attitudes towards trust and is an illustration of their individual predisposition to trust. Similarly, cognitive trust is a construct specific to consumers, as it is based on their ability to process information (McKnight *et al.*, 1998). On the other hand, from its roots in sociology, institutional trust is not determined by the consumer but rather by the specific

situationally-constructed response (McKnight and Chervany, 2001- 2002). Thus, institutional trust is context-specific but not concept-specific to the attributes of the consumer.

The classification of e-commerce trust according to its referral point is more than bidirectional. Li *et al.*, (2012) claim that there are e-commerce trust constructs, such as interpersonal trust, that refer to characteristics specific to both the consumer and to the context in which trust is developed. Those constructs are thus both consumer-specific and context-specific. In addition to consumer- and/or content-specific e-commerce trust constructs already recognised in the literature, trust can also develop with reference to specific merchant or e-vendor rather than context in general. An example of such a merchant-specific trust construct is identification-based trust, which is developed when the consumer develops trust specifically with reference to recognition of the e-vendor rather than any system or institution (Lewicki and Bunker, 1996).

Finally, the third ‘face’ of e-commerce trust recognised in the literature refers to the concept’s state, whether stable or not. Mayer *et al.*, (1995), for example, recognise that consumers’ propensity to trust is relatively stable, as it is determined by their developmental or cultural background or personal experiences. Thus, dispositional trust tends to be steady and, once established, it will not change over time. Similarly, cognition-based trust is steady as it reflects the language and culture of the consumer, learned in an early childhood (Gifford, 2009). This is, however, not the case with other constructs of e-commerce trust, which may change, as they depend on the context in which trust takes place, or perhaps on processes during which e-commerce trust is established. Thus, institutional trust may change as new legal regulation is introduced. Calculus-based trust may change as consumers’ evaluation of costs and benefits may differ. Knowledge-based trust may change over time, as it refers to beliefs about future behaviour generated on the basis of past behaviour of the trustor (Gefen, 2000). Consequently, knowledge-base trust may also change according to the behaviour of the trusting party. Table 3. provides a summary of the above reviewed trust constructs and their characteristics.

Table 3. E-commerce trust

Trust	Higher level constructs	Lower level constructs	Lower level sub-constructs
Trust	<p>Interpersonal trust</p> <ul style="list-style-type: none"> -comes from psychology and economics -determined by interaction between trusting parties - consumer and context-specific -dynamic/may change over time 	<p>Trusting beliefs</p> <ul style="list-style-type: none"> -based on the assumption that the trustor has something beneficial to offer 	<p>Competence</p> <ul style="list-style-type: none"> -based on the assumption that the trustor has the ability or power to do for consumer what one needs done
			<p>Benevolence</p> <ul style="list-style-type: none"> -based on the assumption that the trustor cares about the consumer and is motivated to act in the consumer's interest
			<p>Integrity</p> <ul style="list-style-type: none"> -based on the assumption that the consumer believes that the trustor makes good-faith agreements, tells the truth, acts ethically and fulfils promises
			<p>Predictability</p> <ul style="list-style-type: none"> -based on the assumption that the consumer believes that trustor's actions are consistent enough that once can forecast them in a given situation

		<p>Trusting intentions -based on the assumption that the consumer is willing to depend on (or intends to depend on) the trustor even though the consumer cannot control that party</p>	<p>Willingness to depend -based on the assumption that the consumer is volitionally prepared to make himself/herself vulnerable to the trustor in a situation by relying on the trustor</p> <hr/> <p>Subjective probability to depend -based on the assumption that the consumer forecasts or predicts that they will depend on the trustor</p>
	<p>Institutional trust (System trust, Institution-based trust) -comes from sociology -based on the belief that the consumer can rely on the trustor because of present favourable conditions that guarantee success -context-specific; determined by situation, system or structures</p>	<p>Structural assurance -based on the assumption that there are favourable conditions that make e-commerce trustworthy</p> <hr/> <p>Situational normality -based on the assumption that e-commerce is a normal, natural shopping environment</p>	

<p>-dynamic/may change over time</p>	
<p>Dispositional trust (Personality-based trust, Basic trust) -comes from psychology and economics - refers to a general willingness to trust others -consumer-specific -stable/does not change over time</p>	<p>Faith in humanity -based on the assumption that the trustor is competent, benevolent, honest, ethical, etc.</p> <hr/> <p>Trusting stance -based on subjective evaluation whether it is worth to trust or not</p>
	<p>Cognition-based trust (Cognitive trust, Characteristic-based trust, Similarity- based trust) -comes from sociology and psychology - refers to a consumer's ability to process information based on rapid, cognitive cues or first impressions</p>

		<ul style="list-style-type: none"> -consumer-specific -stable/does not change over time
		<p>Calculus-based trust</p> <ul style="list-style-type: none"> -comes from economics -based on a calculation of potential cost and benefits of cooperation -consumer-specific -dynamic/may change over time
		<p>Knowledge-based trust (Process-based trust)</p> <ul style="list-style-type: none"> -refers to the trustor's belief about future behaviour generated from past behaviour - consumer and context-specific -dynamic/may change over time
		<p>Identification-based trust</p> <ul style="list-style-type: none"> -based on the perception of interpersonal care and concern and mutual need satisfaction -merchant-specific -dynamic/may change over time

The above classification of e-commerce trust according to its three 'faces', already well recognised in the literature, confirms that the construct itself is complex but not impossible to structure. This will be once again confirmed in Chapter 5 of this thesis, where one more 'face' of e-commerce trust will be revealed and the focus of the research will be put on a particular trust construct and its sub-constructs.

Despite this multifaceted nature of e-commerce trust, some researchers believe that different constructs of e-commerce trust are not mutually exclusive. On the contrary, they claim that they overlap. Further, they believe that they are interconnected, and in fact refer to one general construct of 'trust'. This is confirmed by McKnight and Chervany (2001-2002), who state that 'by establishing as the level of analysis individual trusting the other party, the starkness of differences is subtly reduced'. This seems to be further confirmed by Li *et al.* (2012), who say that e-commerce trust constructs, when combined, result in an overall level of trust between the trusted and the trustee. Consequently, in view of all reviewed concepts of e-commerce trust, Li *et al.* (2012) conclude by referring to 'trust' as a general form defined as a consumer's willingness to depend on e-commerce (McKnight, 1988; McKnight and Chervany 2001-2002; Pavlou 2003). Such broadly defined 'trust' concept has been incorporated in a variety of frameworks tested, in order to provide better insights into the motives driving consumers' e-commerce acceptance (e.g. Gefen *et al.*, 2003a). This definition is also adopted for the purpose of this study as it allows for the inclusion rather than the exclusion of different 'trust' constructs from the investigation of the effect of the acculturation process on consumer acceptance of e-commerce platforms.

This e-commerce trust literature stream reveals that trust is closely related to culture, which, serving as a proxy of country, emerges as a strong moderating factor affecting consumers' e-commerce acceptance across nations (Gefen and Heart, 2009). Such a conclusion finds support in the work of Jarvenpaa and Leidner (1999) and Jarvenpaa *et al.* (1999), who suggest that culture may affect consumers' e-commerce trust perception. This is confirmed by Teo and Liu (2007), who admit that although trust

may be formed in a variety of ways, which results in different 'faces' of the concept , 'whether and how trust is established depends on the cultural factors'.

With this additional dimension in mind, the moderating effect of culture on e-commerce platform acceptance requires close investigation. Before reviewing the literature concerning the effect of culture on consumers' acceptance of e-commerce, it is imperative to first understand what culture is and how to measure it.

2.4. Culture and its measurements

The first attempts to conceptualise and operationalize culture date back more than a hundred years. Perhaps one of the first attempts at a definition of culture was made by Tylor in his 1881 study, where he defines it as 'that complex whole which includes knowledge, belief, art, morals, law, custom and any other capabilities and habits acquired by man as a member of society'. Over a century later, in 1986, McCracken describes this 'complex whole' as a 'lens through which the individual views phenomena'. This view seems to be shared by Geertz (1973), Clifford (1988) and, more recently, by Marcus (1999). Those early studies seem to address culture at the individual level of analysis.

More recently, however, there has been a noticeable shift from an individual to an aggregate view of culture. This shift seems to be rooted in the study by Hofstede (1980), who defines culture as 'the collective programming of the mind distinguishing the members of one group or category of people from another'. Those 'groups' or 'categories' refer to societies, nations and countries. Consequently, following Hofstede, scholars started to conceptualise culture at its aggregate level. Earley (1997), for example, defines culture as 'manifestations of shared meaning systems that are learned from other members of the society'. Likewise, Johansen (1998) defines culture as a representation of a set of values shared among members of the society. This view seems to be shared by Steenkamp (2001) and Leung *et al.* (2005) who see culture at the aggregate level and argue that country is an acceptable proxy for culture. Such a 'modern' view of culture is further supported by Soares *et al.* (2007), who note that 'culture, country, nation and society are often used interchangeably'.

Consequently, it seems to be appropriate to look at culture and/or cultural contexts (i.e. country) as a ‘programming of the mind’ of the individual within society, as Hofstede used the term. Thus from here on, in this thesis the concepts of culture and/or cultural context will be subsumed under the one word ‘culture’, to avoid repetition of these terms.

Along with the many attempts over decades to conceptualise culture, a number of frameworks have been developed that aim to operationalise the concept. Parsons and Shills (1951), for example, identify ‘cultural dilemmas’ and characterise them in bipolar pairs, including: affectivity vs. affective neutrality, self-orientation vs. collective orientation, universalism vs. particularism, ascription vs. achievement and specificity vs. diffuseness. Kluckholm and Strodtbeck (1961) identify four value orientations: man’s relation to nature, time dimension, personal activity and man’s relation to others. Hall (1976) distinguishes between high- and low-context cultures. In the 1980s, Hofstede developed his well-known framework based on four cultural dimensions: individualism vs. collectivism, uncertainty avoidance, power distance and masculinity vs. femininity. He later added a fifth dimension: long-term orientation. Recently, the framework was updated with two further dimensions: pragmatic vs. normative and indulgence vs. restraint. More recently, Schwartz (2006) distinguishes three bipolar cultural value dimensions: autonomy vs. embeddedness, egalitarianism vs. hierarchy, and harmony vs. mastery. Despite significant research over recent decades, however, Smith *et al.* (2013) argue that ‘no single theoretical approach fully captures the richness of cultural differences’.

From the literature review it appears that of all frameworks and definitions available, Hofstede’s work seems to be the most commonly cited in research studies, which set out to investigate culture and its effect. This is confirmed by Leider and Kayworth (2006), who while reviewing the IS literature, reveal that most researchers apply Hofstede’s framework into the investigation of the effect of culture on technology acceptance. Soares *et al.* (2007) claim that this is due to a high level of convergence existing across all approaches, which support the theoretical relevance of Hofstede’s framework. Therefore, it is arguably appropriate to employ Hofstede’s framework to guide the investigation of the effect of acculturation process on e-commerce acceptance.

Hofstede's (1980) framework is developed on the *etic* approach of operationalising culture. Unlike the *emic* approach, which looks at indices specific to one culture, an *etic* approach looks at a set of universal dimensions that are equally relevant to all cultures, thus making it possible to distinguish one culture from another. Originally developed in the 1980s, Hofstede's framework is based on four dimensions of culture: individualism vs. collectivism, power distance, masculinity vs. femininity and uncertainty avoidance. Those four dimensions are constructs which facilitate assessment of the extent to which members of a particular culture deal with unequal distribution of power (power distance) and the extent to which masculine values are valued in the society (masculinity vs. femininity). Further, the framework enables evaluation of relationships between individuals (individualism vs. collectivism), and a cultural group's tolerance of uncertainty (uncertainty avoidance). In 1991, Hofstede added a fifth dimension, long-term orientation, designed to measure the degree to which a society holds long-term devotion related to respect for tradition. In 2010, long-term orientation was replaced by the pragmatic vs. normative dimension. In 2010, Hofstede supplemented his framework with yet another bipolar dimension: indulgence vs. restraint. All dimensions are summarised in Table 4.

Table 4. Hofstede's cultural framework

Cultural dimension	Description
<p>Individualism vs. Collectivism: The dimension measures the relation between an individual and society.</p>	<p>Individualistic societies are societies in which ties between individuals are loose. Everyone is supposed to look after one's self-interest, which is possible though the a large amount of freedom such a society grants its individuals. Hence, individualistic societies are loosely integrated.</p> <p>In contrast, collectivist societies are societies in which ties between individuals are very tight. People are supposed to look after and support the interests of others in society. In exchange, the society gives everyone protection. A collectivist society is tightly integrated.</p>

<p>Power Distance: The dimension measures how society deals with inequality in terms of power and wealth</p>	<p>Societies characterised as high on the power distance scale let physical and intellectual inequalities grow over time into a power and wealth inequality, which is said to satisfy the psychological need for dependence of the people without power.</p> <p>Societies low on the power distance scale try to reduce inequalities in power and wealth as much as possible by strong forces in society that perpetuate existing inequalities.</p>
<p>Uncertainty Avoidance: The dimension measures how society deals with the uncertainty related to the unknown future.</p>	<p>Societies with a low uncertainty avoidance score socialise individuals into accepting uncertainty. People in such societies will take risk rather easily. They will not work as hard. They will be relatively tolerant of behaviour and opinions different from their own. Hence they feel relatively secure.</p> <p>A high uncertainty avoidance society socialises individuals into trying to beat an unpredictable future. Those societies have higher levels of anxiety, which may manifest in greater nervousness, emotionality and aggressiveness. Such societies will have established institutions, laws, formal rules and regulations through which they will try to create security and reduce risk perception.</p>
<p>Masculinity vs. Femininity: The dimension involves the division of social roles between the sexes in society.</p>	<p>In societies with dominant masculine characteristics, preferred social values include the importance of showing off, performing, achieving something visible, making money and ‘being beautiful’. In a masculine society, the public hero is a successful achiever.</p> <p>In more feminine-oriented societies the dominant values are those more traditionally associated with the feminine</p>

	<p>role: not showing off, putting relationships with people before money, minding the quality of life and the preservation of the environment and helping others. Consequently, in a more feminine society, public sympathy goes to the anti-hero.</p>
<p>Pragmatic vs. Normative: The dimension describes the desire to establish absolute truth.</p>	<p>In normative societies there is a strong desire to establish absolute truth. Those societies have a strong need for personal stability; thus, they tend to respect social conventions and traditions. At the same time normative societies seem to look for quick results and are not concerned about the future.</p> <p>In societies with a pragmatic orientation, on the other hand, there is no desire to establish absolute truth. Those societies believe that truth is dependent on situation and context. Thus, pragmatic societies claim that it is impossible to fully understand the complexity of life, and because of that they seem to be able to accept contradictions.</p>
<p>Indulgence vs. Restraint</p>	<p>Indulgence societies allow relatively free gratification of basic human drives, such as enjoyment.</p> <p>Societies described as ‘restrained’ or having restraint tend to suppress gratification of human needs; such behaviour is regulated by strict social norms.</p>

In spite of its popularity, Hofstede’s framework has not escaped criticism. Researchers have questioned the theory’s relevance and cultural homogeneity, as well as its single-company approach (research was carried out at IBM) (Jones, 1997; Ali *et al.*, 2008). Moreover, researchers have raised concerns related to over-reliance on this particular framework (Engelen and Brettel, 2011). As a result, many research projects have been run to evaluate the real worth of Hofstede’s work. Jones (2007), for example,

closely examines Hofstede's work and concludes that 'a greater argument exists which supports Hofstede than exists which dispute his work'. Despite criticism of Hofstede's framework, many scholars still apply it, claiming not only that it provides 'a highly valuable insight into dynamics of cross-cultural relationships' (Jones, 2007) but that it is still the most comprehensive framework to measure culture (Soares *et al.*, 2007).

2.5.The effect of culture on e-commerce acceptance

Existing literature (e.g. Weber and Kauffman, 2011) acknowledges that e-commerce platform acceptance does not occur in a cultural vacuum, presenting numerous research projects which investigate the effect of culture on consumers' acceptance of e-commerce. Culture is seen by many researchers as 'mental programming' which guides consumers' attitudes towards online shopping platforms (Pavlou and Chai, 2002; Chai and Pavlou, 2004; Singh *et al.*, 2005a; Teo and Liu, 2007). These studies seek to operationalise culture at its aggregate level, assuming that individuals learn patterns of thinking, feeling and behaviour from living within a defined social environment, normally typified by country (Chau *et al.*, 2002; Lee *et al.*, 2007). Furthermore, these studies focus on abstract and intangible elements of culture, such as values and belief systems, which, as 'powerful forces', guide behaviour patterns, including consumption or purchasing intentions, in a given cultural context (Sojka and Tansuhaj, 1995; Craig and Douglas, 2006). In order to investigate the effects of cultural values and belief systems on consumers' attitudes and behaviour in their acceptance of e-commerce in a given cultural context (i.e. country), and thus confirm that it is culture that causes discrepancy in e-commerce acceptance across countries, researchers have tended to adopt the reasoning typified by Sarker and Wells (2003) and Srite and Karahanna (2006).

According to Sarker and Wells (2003), cultural values represent 'a manifestation of culture that signify espoused beliefs identifying what is most important in a particular group'. Similarly, Srite and Karahanna (2006), in their study on the effects of culture on e-commerce acceptance, while acknowledging that culture is primarily defined through values, also state that these values are manifest throughout espoused national cultural values. Consequently, researchers suggest that investigation of the effect of culture on consumers' attitudes towards e-commerce acceptance should be accessed through examination of consumers' espoused national cultural values. Those espoused national

cultural values, Srite and Karahanna (2006) argue, can be identified on the basis of Hofstede's cultural dimensions, namely individualism vs. collectivism (IC), uncertainty avoidance (UA), power distance (PD), masculinity vs. femininity (MF) and long-term orientation (LTO).

Prior research investigating the effect of culture on e-commerce acceptance seems to follow a direction marked by Srite and Karahanna (2006), as several research projects incorporate Hofstede's cultural framework as a method to effectively measure the effect of culture on consumers' acceptance of e-commerce. Pavlou and Chain (2002), for example, in the attempt to answer the question 'What drives electronic commerce across cultures?' measure the effect of IC, PD and LTO on decomposed TPB and trust as an additional variable in two cultures, (Chinese and American). Through the course of their research they successfully identify the moderating effect of IC on consumers' attitudes towards e-commerce. They also identify a positive effect of LTO, but are not able to identify any moderating effect of PD on consumers' willingness to use e-commerce platforms. This, they explain, is due to the lack of a large enough difference between the scores of the cultures under investigation. They therefore encourage future studies to explore the effect of PD on consumer acceptance of e-commerce, in the belief that 'there is still directional evidence for the moderating role of power distance' (*ibid.*).

This 'evidence' for a moderating effect of PD on consumers' e-commerce acceptance, however, was not identified by Pavlou and Chain (2002), nor by Yoon (2009), who also measures the effect of Hofstede's cultural dimensions on an intention-based model (i.e. TAM), with trust as an additional variable in the context of Chinese culture. Lack of the moderating effect of PD is described by Yoon (2009) as 'contrary to expectations' because of previous findings by Srite and Karahanna (2006) saw some moderating effect on PD when evaluating the role of cultural values on TAM.

Along with PD, the effect of UA, IC, MF and LTO on consumers' intention to accept e-commerce platforms was also assessed by Yoon (2009). Like Pavlou and Chai (2002), Yoon also identifies a moderating effect of LTO on consumers' intention to accept e-commerce. This effect of LTO, however, is only recorded with reference to Chinese culture. Pavlou and Chai (2002) reveal no moderating effect of LTO in the context of US culture. Thus, many IS researchers, including Srite and Karahanna (2006), whose primary interests do not focus on Confucian Chinese culture, decide not to examine it at all.

As well as the LTO effect, Yoon (2009) also identifies some moderating influence of MF on consumers' intention to accept e-commerce. This is in line with previous studies. Stafford *et al.*, (2004), for example, when comparing the online shopping behaviour of consumers based in three different cultural environments (US, Turkey and Finland) identify a positive effect of MF. The researchers (*ibid*) conclude that consumers from cultures characterised as feminine (i.e. Finnish culture) tend to be less involved in shopping on e-commerce platforms than consumers from cultures identified as masculine (i.e. Turkish culture). They did not, however, note any difference between the groups of consumers espoused to the values of Turkish and American culture in terms of the effect of MF on their intention to accept e-commerce platforms. According to Zhou *et al.*, (2007) this could indicate that there are factors other than MF which might affect e-commerce acceptance.

So far, the literature review suggests that there is no consensus on which cultural values moderate consumers' e-commerce acceptance and thus cause discrepancy in e-commerce acceptance across nations. Some researchers identify the effect of PD on consumer attitudes towards e-commerce, while others fail to isolate it. Similarly, not only are the research findings concerning the moderating effect of MF inconsistent, but findings on the moderating effect of LTO are also criticised because researchers claim it refers to Asian cultural values only. Moreover, the effects of the LTO successor, indulgence vs. restraint nor pragmatic vs. normative cultural dimensions on consumers' willingness to accept e-commerce have so far not been assessed. The moderating effect of both IC and UA on consumers' e-commerce acceptance seem to be confirmed by IS researchers, who reveal that those two cultural dimensions are directly related to trust and consumers' willingness to take risks when interacting and participating in exchanges on e-commerce platforms (Forsythe and Shi, 2003; Park and Jun, 2003; Choi and Geistfield, 2004; Lim *et al.*, 2004; Cheung *et al.*, 2005; Gong, 2009).

Specifically, Karvonen *et al.* (2000) and later, Lim *et al.* (2004), discovered that consumers from high uncertainty avoidance cultures are more likely to refuse online shopping than consumers from cultures of low uncertainty avoidance. This is because consumers from high uncertainty avoidance cultural contexts require formal, structured rules and regulations (Lee *et al.*, 2007). They also have stronger faith in institutions than consumers from low uncertainty avoidance cultures. Furthermore, consumers from cultures with higher levels of uncertainty avoidance have a lower tolerance for abstraction and a stronger resistance to change. They value security and low-risk

situations, unlike cultures of low uncertainty avoidance, which show greater tolerance for ambiguity and risk (Sing *et al.*, 2005). Because the Internet involves some uncertainty, with transactions taking place in virtual, intangible environments, consumers from cultures of low uncertainty avoidance are more likely to take a risk and accept e-commerce platforms than consumers from cultures with high uncertainty avoidance (Lim *et al.*, 2004). It is thus expected that lower uncertainty avoidance cultures will generally view e-commerce more favourably than consumers from cultures with higher uncertainty avoidance levels.

Doney *et al.* (1998) postulate that individualism vs. collectivism affects e-commerce trust formation. This view is shared by Jarvenpaa *et al.* (1999a), who note that individualism vs. collectivism affects customer trust and therefore risk perception, resulting in a different perceptions of negative consequences deriving from e-commerce. Research has found that, compared with consumers from a highly collectivistic cultural context, consumers from highly individualistic cultures have perceptions which equate with a higher level of trust. It was shown that these higher trust level consumers have a greater willingness to develop trust in e-commerce than consumers from collectivistic cultural contexts. Furthermore, it appears that even though consumers from individualistic cultures perceive risks associated with online shopping, they do not consider these risks to be a significant decision factor. Thus, they appear to be more innovative than consumers from collectivistic cultural contexts (Gong, 2009).

As a result of the above research, agreement has emerged that cultures which are perceived to be collectivistic and high on the uncertainty avoidance index tend to be e-commerce-unfavourable, while cultures which are identified as individualistic and low on the uncertainty avoidance index are e-commerce-favourable. Consequently, consumers espoused to the values of collectivistic and high uncertainty avoidance cultures will be more likely to reject e-commerce than consumers espoused to the values of cultures who are high on the individualism index and low on the uncertainty avoidance index. This is confirmed by current e-commerce sale and purchase statistics.

On the basis of the above research findings, the reason for observed discrepancies in e-commerce acceptance across countries can be found by identifying key moderators of e-commerce acceptance within the influences of culture. Such key moderators appear to be directly related to consumer risk and trust perception and thus the ways in which they perceive the e-commerce platform (Cheung *et al.*, 2005; Lee *et*

al., 2007). Businesses have to be aware of and understand these effects of cultural values on target audiences; Lynch and Beck (2001) stress that any misunderstandings about target consumers' culture can cause e-business failure. Understanding consumer culture behaviour, claim Sing *et al.* (2005), is one of the major 'obstacles' for businesses.

To date, researchers aiming to help businesses address the challenge of understanding consumer culture have produced a number of studies investigating the cultural effects of e-commerce platform acceptance (e.g. Leidner and Kayworth, 2006; Lee *et al.*, 2007; Barnes *et al.*, 2007; Kappos and Rivard, 2008). In this research, the investigation of the effect of culture on e-commerce acceptance was based on one culture (e.g. Yoon (2009) assesses the effect of Chinese culture on online shopping consumers) or one cultural context (e.g. Srite and Karahanna (2006) look at how the US cultural context influences e-commerce acceptance by multicultural consumers).

Alternatively, some researchers have compared and contrasted a variety of different cultures and/or cultural contexts. This, however, is no longer sufficient, as nowadays understanding the effect of culture on consumers has become increasingly complex due to the impact of globalisation and mass migration on culture and thus consumers' e-commerce acceptance. Consequently, globalisation and consumer migration add further complexity to the challenge of understanding culture and its influences, as the analysis of cultural effects within the context of one culture is no longer enough. Present-day online consumers, when migrating from one culture to another, may also be subject to influences from various other cultures than the one they identify as their native one. Considering current socio-economic trends, where migration for work or education has become common, there is a need to investigate whether online shoppers who have migrated are able to change their cultural 'programming' to the requirements of the host country culture (i.e. non-native culture). Thus there is a need to explore the effect of the acculturation process on consumers' acceptance of e-commerce, which is the main aim of this research project. Before stating the specific research questions addressed in this thesis, the process of acculturation will be defined and explained.

2.6. The process of acculturation

Consumer acculturation is defined as 'the general process of movement and adoption to the consumer cultural environment in one country by persons from another country' (Penaloza, 1994). Acculturation is a process of learning from a new culture (i.e. non-native culture) that is different from the one to which consumers subscribe (i.e. their native culture). The acculturation process involves changes of values, attitudes, perceptions and behaviours, which become more like those of the non-native culture (Penaloza and Gilly, 1999). Hence, the process of acculturation is closely related to socialisation, and for that reason researchers (e.g. Liu *et al.*, 2001; Palumbo and Teich, 2004) claim that it may influence consumer behaviour.

Wallendorf and Reilly (1983) recognise that culture comprises shared values, beliefs and customs, which may be expressed through the material objects that members of the cultural group consume. Culture, therefore, is viewed as a potential variable influencing patterns of consumption behaviour or purchasing intentions in a given cultural context (i.e. country). Those consumption patterns in turn can be subject to the effect of the acculturation process and thus 'can be bought, sold, and worn like a loose garment' (Oswald, 1999).

In order to investigate how consumers' consumption patterns are 'bought', 'sold' and 'worn', researchers develop a working knowledge of established acculturation strategies, identifying ways in which cultural groups adjust to the norms of a non-native culture in certain consumption situations. In its early stage, consumer acculturation research focused mainly on cultural groups residing in the US and the way in which those groups adapt to unfamiliar economic, social and cultural conditions (Bojanic and Xu 2006; Luedicke, 2011). In this research stream, Berry (1980) show that the acculturation process comprises of three stages; contact, conflict and change.

The first stage of the process, contact, refers to the physical contact of minority groups with members of the mainstream culture (i.e. non-native culture). It occurs when members of one culture move into a non-native cultural context. Next, due to the direct interaction with the non-native culture, ethnic minorities then start to realise differences

between native and non-native cultural requirements, which results in conflict. The final stage of the process, change, is a result of how minorities deal with the ensuing conflict after contact. The change in turn, may be manifested through one of acculturation strategies identified in Berry's (1980) framework.

According to Berry's framework, consumers who shed their native culture-determined consumption patterns and adapt to non-native culture and its requirements follow an assimilation strategy. In contrast, those who reject non-native culture and decide to maintain native cultural values adopt separation as their acculturation strategy. Alternatively, instead of assimilation or separation, minority groups may integrate native cultural requirements into non-native cultural context and thus maintain values of two cultures (native and non-native culture). Finally, as the change of culture can result in psychological stress (Berry and Sam, 1997; Rudmin, 2009), minority groups may decide to refuse maintenance of native culture and at the same time do not adopt requirements of new, non-native culture. This acculturation strategy results in separation, which leading to social exclusion and discrimination is perceived to be the least desired acculturation strategy.

In the later stage of acculturation research the linearity of the acculturation process assumed in Berry's (1980) framework has come into question. Some researchers argue that certain cultural groups do not only assimilate non-native culture but they tend to 'over-assimilate'. Specifically, Wallendorf and Reilly (1983) reach such a conclusion in their investigation of food consumption patterns of Mexican-Americans. In their research, they show that Mexican immigrants to the US tend to consume food products (i.e. meat, eggs, white bread, caffeine products, soft drinks and sweets) associated with American culture rather than with their native culture. Furthermore, they show that Mexican immigrants consume more of those products than Americans do resulting in 'over- assimilation'.

In contrast to the 'over-assimilation' argument, Mehta and Belk (1991) show that some cultural groups show 'hyper-identification' to their native culture rather than simply separate themselves from influences of the non-native cultural values. This

argument is based on the authors' investigation of the favourite possessions of Indian immigrants to US.

Finally, research by Penaloza (1994) and later Oswald (1999) show that some consumers selectively 'culture swap'. Penaloza's (1994) research on Mexican immigrants to US reveal that despite overall assimilation to the non-native cultural context, migrants tend to selectively resist certain cultural consumption patterns of their non- native culture. Specifically, Penaloza (1994) finds that Mexican immigrants quickly adopt American products and services (i.e. clothing, automobiles, telephone, and food preparation products). However, their use of such products is more in accordance with their native cultural norms. Oswald (1999), who investigate the consumption patterns of Haitian migrants to US, present similar conclusions.

The above-mentioned studies focus on the investigation of change in consumption patterns of minority groups residing in the US, where post-war immigrant groups moved in search of the 'American dream'. Similarly, now in the 21st century, a number of socio-political issues have led to a variety of migration movements towards Europe, which has become an attractive point for immigrants from Asia, Africa, the Middle East and North America (Berry, 2005). Askegaard *et al.* (2005), investigating the consumer behaviour of Greenlandic immigrants in Denmark, successfully address this research gap. Their contribution has prompted a series of research projects investigating the process of acculturation in the non-American cultural context (see Sekhon and Szmigin, 2011; Chytкова, 2011).

More interesting in most recent years, however, is the fact that we can increasingly observe even greater migration waves within Europe. As a result of this intra-European migration trend, some experts believe that lifestyles throughout Europe are becoming increasingly homogeneous due to exposure to mass media, consumption of global brands and a lack of internal borders between European countries (Palumbo and Tiech, 2004). At the same time, significant differences exist across European countries in terms of e-commerce acceptance, which researchers remain convinced is

caused by cultural programming that shapes the decision-making process not only in traditional consumer environments but also in the online.

Not long ago, researchers seemed to ignore the occurrence of acculturation phenomena in the virtual shopping environment, as they had not yet investigated the online behaviour of migrating consumers. It is now known that an examination of the acculturation process in the online environment began in recent years. Those initial studies will be reviewed in the next section.

2.6.1. Online acculturation process

As mentioned above, the investigation of the acculturation process in the online environment began quite recently. It came about as a result of the realisation that first-hand contact with the non-native culture, which initiates a change of culture-determined consumption patterns, can take place not only in a traditional environment but also on a virtual platform (Bradford and Sherry, 2014). Early studies looked at culture-determined preferences of Hispanic immigrants residing in the US as, it was believed, that growing purchasing power of this particular minority group may deliver new opportunities to the US-based e-businesses (Korgaonkar and Silverblatt, 2006). Thus researchers focused their investigations on Hispanic web content (Singh and Pereira, 2005) and these consumers' perceptions of service quality in the context of online self-service encounters (Miyazaki *et al.*, 2007), as well as online information search and shopping preferences (Korgaonkar and Silverblatt, 2006; Becerra and Korgaonkar, 2009). Those early studies reveal that Hispanic minority groups in the US prefer to shop with discount e-retailers rather than branded e-retailers (Korgaonkar and Silverblatt, 2006). Moreover, it is shown that these consumers tend to buy products online if product information can be obtained easily. This has been further confirmed by Becerra and Korgaonkar (2009) who show that the search for product information online as well as prior online shopping experience have positive effect on the consumers' intention to shop on an e-commerce platform. Moreover, their study also show that immigrants' perception of control, household income as well as strength of association with native

culture play an important role in initiating online information seeking behaviour and thus intentions to engage in shopping activities online (*ibid*).

The above stream of literature focuses on the investigation of minority groups' intentions to engage in commerce online by taking identification with their native culture as one of the variables influencing their behaviour. Those studies are not therefore specifically investigating the acculturation process and the extent to which consumption patterns change due to the influence of non-native culture but rather are looking at the shopping preferences of Mexican-Americans as a consumer segment. As such it is not a surprise that those projects echo previous IS studies findings by highlighting the role of culture in e-commerce strategy.

Perhaps the only study that specifically looks at the acculturation process on such consumers in their online shopping intentions is that by Huggins *et al.* (2013). When investigating the effect of acculturation and cultural confinement on Hispanic American online repurchase and word-of-mouth intentions within the context of Spanish language websites, Huggins *et al.* (2013) conclude that consumers' acculturation process indeed plays an important role in influencing their online decision-making process.

The above research projects suggest that the acculturation process may not only affect consumption patterns in traditional shopping environments but also in online shopping environments. So far, though, there is no explicit explanation offered from such research as to the effect of the acculturation process on consumers' e-commerce acceptance. This research project is the first one that aims to address this gap in the literature and, while doing so, to contribute to this steadily evolving research stream, addressing Laroche's (2010) calls for studies that 'further develop the role of culture, such as its dimensions, the acculturation process and the global consumer culture, in a model of online consumer behaviour'.

2.7. Research questions

Brown (1993) says that 'human nature is everywhere the same and everywhere different'. This seems to be especially true nowadays in the era of globalisation and

mass migration, where consumers are no longer hostages to geography. As a result, researchers and practitioners have to deal with consumers who, while migrating, come into immediate contact with each other's cultures and thus change their culture-specific behaviour according to the requirements of the host country's culture.

The consumer acculturation process in a traditional, brick-and-mortar environment is well researched; research concerning the effect of acculturation on consumers' online behaviour, however, is evolving. This research project aims to join this steadily evolving research stream and investigate the effect of the acculturation process on consumers' acceptance of e-commerce platforms. Specifically, we aim to answer the following questions:

- 1) Does the acculturation process affect consumers' acceptance of e-commerce platforms? If so, what is this effect?
- 2) What are the factors facilitating the effect of the acculturation process on consumers' acceptance of e-commerce platforms?

In order to comprehensively address these questions, more than a single study is needed. Thus, in-depth exploration of each question will be undertaken through multiple studies. Specifically, in Chapter 4, while addressing the first research question, we aim to reveal what factors encourage consumer e-commerce acceptance and what factors prevent consumers from accepting e-commerce. More importantly, while addressing the first research question we aim to reveal factors which seem to prevent consumers from accepting e-commerce but are subsequently overcome due to a change of culture. Such a change will be accounted for as an effect of the process of acculturation. In order to reach this goal, it is imperative to first identify frameworks with which to identify determining factors, as according to the literature review, 'no one theory become dominant'.

Chapter 5 aims to provide a thorough understanding of the revealed effect and its consequences, not only in terms of consumer attitudes to e-commerce platforms, but also in terms of the e-commerce trust which new 'face' will be revealed. In Chapter 6, while investigating the consequences of the effect of the acculturation process on e-commerce acceptance, the aim is also to reveal and verify how such an effect is

facilitated, and then to identify and describe ways in which those facilitating factors can be incorporated into e-commerce strategies (Chapter 7). This will be achieved following the research methodology described below.

We believe that such an investigation is of particular importance in European markets, where, according to Forrester Research Inc., e-businesses are facing a ‘new era of competitive tension’, within which they have to ‘become more aggressive in developing strategies to secure their growth, identify sources of competitive advantage and differentiation’. Thus, this research project aims to guide those e-businesses and, by investigating the effect of the acculturation process on consumers’ acceptance of e-commerce platforms, to develop new e-commerce strategies which will ensure the sustainable growth of e-businesses not only in European markets but also in the global marketplace.

Chapter 3. Research methodology

Research methodology refers to the process, principles and procedures which provide a guideline towards the solution of a research problem under investigation. It includes the research philosophy, research strategy and research approach. It also includes methodological choices which have to be made in order to fully address the research question, the techniques and procedures related to data collection and analysis, and ethical considerations.

This section discusses the research methodology used to assess the effect of acculturation process on consumers' acceptance of e-commerce platforms. First, the research philosophy (Section 3.1) and research approach (Section 3.2) are considered. This is followed by Section 3.3, where the methodological choices made to fully explore the phenomena under investigation are discussed. The chapter closes with discussion of ethical considerations (Section 3.4).

3.1. Research philosophy

Saunders *et al.* (2012) define research philosophy as the 'development of new knowledge and the nature of that knowledge'. Research philosophy is therefore directly related to the way a researcher who carries out the research project views the world, which is further influenced by the view of the relationship between knowledge and the processes by which it is attained and developed. Thus, a good understanding of the research philosophy is necessary in order to adopt an appropriate study design.

When evaluating research philosophy it is necessary to consider research epistemology, ontology and axiology, as those, Pathirage *et al* claims (2008), allow to highlight the differences under which the research process is carried out. Epistemology brings debate on what constitutes acceptable knowledge in a field of study (Bryman, 2010). Ontology concerns the nature of reality, which can be evaluated objectively or subjectively (Saunders *et al.*, 2007). Axiology refers to the values the researcher has, which may impact the study findings. Drawing upon differences assessed on the basis

of research epistemology, ontology and axiology, four research philosophies can be identified: positivism, realism, interpretivism and pragmatism (see Table 5).

Table 5. Comparison of four research philosophies (adopted from Saunders *et al.*, 2012)

	Pragmatism	Positivism	Realism	Interpretivism
Ontology: The researcher's view of the nature of reality or being.	External, multiple, view chosen to best enable answering of the research question.	External, objective and independent of social actors.	Objective; exists independently of human thoughts and beliefs or knowledge of their existence (realist), but is interpreted through social conditioning (critical realist).	Socially constructed, subjective, may change, multiple.
Epistemology: The researcher's view regarding what constitutes acceptable knowledge.	Either or both observable phenomena and subjective meanings can provide acceptable knowledge, depending on the research question. Focus on practical applied research, integrating different perspectives to	Only observable phenomena can provide credible data, facts. Focus on causality and low-like generalisation, reducing phenomena to simplest elements.	Observable phenomena provide credible data, facts. Insufficient data means inaccuracies in sensations (direct realism). Alternatively, phenomena create sensations which are open to misinterpretation	Subjective meanings and social phenomena. Focus on the details of a situation, a reality behind these details, subjective meanings motivating actions.

	help interpret the data.		(critical realism). Focus on explaining within a context or contexts.	
Axiology: The researcher's view of the role of values in research.	Values play a large role in interpreting results, with the researcher adopting both objective and subjective points of view.	Research is undertaken in value-free way; the researcher is independent of the data and maintains an objective stance.	Research is value laden; the researcher is biased by world views, cultural experiences and upbringing. These will impact on the research.	Research is value-bound; the researcher is part of what is being researched, cannot be separated and so will be subjective.

Researchers considered to be positivists trust that only observable phenomena and/or observable social reality can provide credible data, is used in highly structured methodologies. This school of thought tends to favour quantitative assessment of research problems, with outcomes determined reliably and validly so that they can be generalized to the population studied (Johnson and Onwuegbuzie, 2004). The positivistic approach therefore, which reduces phenomena to their simplest elements, leads to 'law-like' generalisations of research findings (Weber, 2004). Such a scientific approach to the development of knowledge seems to also underpin realism, yet another research philosophy. Realism refers to reality, where 'objects have an existence independent of human mind' (Saunders *et al.*, 2012). These law-like generalisations are criticised by interpretivists, who favouring qualitative research methods, claim that neither positivism nor realism allows for the exploration of rich insights into the phenomena under investigation. In order to explore such rich insights, interpretivism tends to focus on subjective evaluation of cases and/or situations to understand the reality behind them, along with motives, actions and situations, in a meaningful way (Molder, 2010). Unlike positivism, realism and interpretivism, which all appear to focus on research findings, pragmatism focuses on the research question itself. This shift of attention from research findings to research questions is due to pragmatists' desire to reveal practical consequences of the phenomena under investigation (Creswell, 2003). This is in line with Dewey (1948), who in following pragmatic philosophy, state that 'in order to discover the meaning of the idea we must ask for its consequences'. This, pragmatists claim, can be achieved through different sources of knowledge, observable phenomena and/or subjective meanings of situations, motives, actions, etc. Pragmatism thus allows for methodological freedom where researchers can obtain both quantitative and qualitative research methods to develop insight into the phenomenon studied. Such a mythological pluralism, researchers claim, results in 'superior research', which appears to be encouraged in 21st century research. According to Johnson and Onwuegbuzie (2004) 'today's research world is becoming increasingly interdisciplinary, complex, and dynamic; therefore, many researchers need to complement one method with another'.

This is particularly true in research investigating digital technologies where mixed research methods are believed to 'provide a powerful mechanism' to explore phenomenon of interest (Venkatesh *et al*, 2013).

Pragmatism therefore appears to be the most appropriate research philosophy to explore the effects of acculturation process on consumers' acceptance of e-commerce platforms. This interdisciplinary research drawing its theories from the IS and consumer behaviour literatures requires not only the effect of the acculturation process to be revealed reliably and validly but it also obliges the development of a deep understanding of both subjective meanings and motives driving e-commerce acceptance and the cultural influences facilitating acceptance decision.

Consequently, in order to fully explore the effects of the acculturation process on consumers' acceptance of e-commerce platforms, and to produce meaningful results that can further inform both theory and practice, this research adopts pragmatism as the main research philosophy. It is believed that the methodological freedom offered by a pragmatic approach will allow us to fully explore the phenomena under investigation and overcome possible challenges during the process. The methodological pluralism followed during the course of this research is explained in more detail in subsequent sections.

3.2. Research approach

A research approach reflects the way in which theory and/or knowledge is developed. Thus, it has a direct relationship with the research philosophy. There are three research approaches, namely: deduction, induction and abduction (see Table 6).

Table 6. Research approaches: deduction, induction and abduction

	Deduction	Induction	Abduction
Logic	In a deductive inference, when premises are true, the conclusion must also be true	In an inductive inference, known premises are used to generate untested conclusions	In an abductive inference, known premises are used to generate testable conclusions

The natural extension of positivism seems to be the deductive research approach. Deduction occurs when a conclusion derives logically from a set of true premises (Saunders *et al.*, 2007). An inductive research approach relates to interpretivism, as according to inductive reasoning there is a gap in the logical argument between the conclusion and the premises observed (Saunders *et al.*, 2012). Finally, abduction combines both deduction and induction, and is used in order to generate testable conclusions, which refer to theoretical and/or managerial implications. Thus, it is a natural extension of pragmatism.

The decision of which research approach to adopt may be underpinned by prior adoption of research philosophy. This decision, however, may be also informed by a number of practical criteria, including available literature from which a theoretical framework can be defined, as well as the nature of the research topic (Creswell, 2002). Following this direction a deductive research approach is recommended if the theoretical framework and hypothesis can be draw from available literature. If the literature is not available (e.g. due to the novelty of the phenomena under investigation), an inductive approach will be more suitable. Alternatively, if there is a wealth of literature in one context of research but far less in another, an abductive approach is recommended.

In this research project, abduction is adopted as the main research approach, which is a natural extension of the selected research philosophy. The reasoning for choosing an abductive approach is as follows: first, there is a wealth of literature concerning e-commerce acceptance and consumers' attitudes towards it, as well as

evaluating the effect of culture on consumers' e-commerce acceptance. At the same time, however, there is far less literature evaluating the effect of acculturation process on consumer behaviour, and few studies investigating the acculturation process in a virtual environment. Finally, there is no literature concerning the effect of acculturation process on consumer acceptance of e-commerce platforms. Consequently, it is believed that by employing an abductive research approach, which enables existing theory modification, it will be possible to assess not only whether online shopping consumers are subject to any acculturation process but also to evaluate the effect of such a process on consumers' acceptance of e-commerce platform, as well as its consequences.

3.3. Methodological choices

In order to fully evaluate the phenomena under investigation, a number of methodological choices have to be made. Those choices involve deciding how a research question will be answered, the source or sources of data, and how the data will be collected and subsequently analysed. Consequently, in this section the research design will be discussed, followed by a discussion of the selection of the sample group.

3.3.1. Research design

The research design is a general plan or 'roadmap' showing how the research question is to be answered. Such a 'roadmap', according to Douglas and Craig (1997), is a 'focal point' of every study, particularly research involving culture, which is 'fraught with conceptual and methodological pitfalls'. In order to avoid any possible methodological pitfalls, a number of methodological and practical challenges of different research designs need to be considered (Small, 1999). Consequently, the design of this research project has been carefully planned to ensure the study's success.

Douglas and Craig (1997) identify three possible designs which researchers can apply while conducting research involving culture and its effect on consumer behaviour, attitudes, values and beliefs. One focuses 'on examining the universality of consumer

models in different countries and cultural contexts'. Researchers following this research design test the applicability of research models often developed in the US to other cultures and thus cultural contexts (i.e. countries), which, according to Usunier (1998), offers 'the implicit starting base for the comparison process'. Such a research design seems to be applied by researchers aiming to investigate the effect of culture on consumer attitudes towards e-commerce, e.g. Yoon (2009), in cases where evaluating the effect of national cultural values on consumer acceptance of e-commerce has the aim of verifying 'the consumer acceptance model of e-commerce developed by advanced countries when applying it to a developing countries'.

This approach to study culture and its effect on consumer behaviour however has some limitations. Douglas and Craig (1997) for example argue that such a research design may not be appropriate, as cultures and their impact on consumers need to be studied 'from within' rather than on the basis of externally imposed models. Studying culture 'from within' however creates an *emic/etic* dilemma and allows for only limited generalisations of research findings (Berry, 1989). This is further conformed by Malpass (1997) who also points out that studies of culture 'from within' are based on *emic* approaches, which cannot be used as a basis for comparison across countries as 'the concepts developed in single culture may not be universal'. Furthermore, according to Venkatesh (1995), such a 'single-country' research design introduces cultural (ethnocentric) bias. This is confirmed by Engelen and Brettel (2011), who state that in so-called single-country research, 'an ethnocentrism bias is likely to be present in the research field, as most researchers, being human, cannot help interpreting findings from other national cultures through their own cultural lenses'.

In order to address the limitation of single-country research Malpass (1997) propose to carry out the research project based on *etic* approach to studying culture comparing two or more cultural contexts on the basis of universal dimensions. Following this direction research design focuses on comparing the similarities and differences in various aspects of consumer behaviour, attitudes, beliefs, values, etc. among two (or more) different cultures. This approach, according to Douglas and Craig (1997), is typically adopted where the cultural context (i.e. country) is used as a basic

unit of analysis, and researchers aim to highlight similarities and differences between cultural contexts and thus cultures. This research design seems to be commonly employed in studies aiming to investigate the effect of culture on consumer e-commerce acceptance. For example, Karvonen *et al.* (2000) compare and contrast the attitudes towards e-commerce of Finnish and Swedish consumers; Pavlou and Chai (2002), while investigating e-commerce drivers across cultures, test their research model using data collected from consumers based in China and the US; Smith *et al.* (2013) compare the online shopping behaviour of consumers based in Norway, Germany and the US; and, most recently, Ng (2013), while evaluating the intention to make purchases on social commerce websites across cultures, assesses similarities and differences between Latin America and East Asia, concluding that there are fewer barriers to overcome in Latin America than in East Asia for consumers to accept e-commerce.

This commonly employed cross-cultural research design has not escaped criticism. Researchers (Campbell and Stanley, 1966; Malpass, 1977) argue that it involves 'static comparison', resulting in 'replications' of studies, which does not advance knowledge. This also confirmed by Douglas and Craig (1997) and further verified by Usunier (1998). Furthermore Lee *et al.* (2008) while noticing that the majority of those comparative research projects focus on two cultures and/ or cultural contexts claim that they present insufficient coverage of culture and its context and thus should be considered as 'pilot studies' with rather limited usefulness. This view is also held by the early work by Sekaran (1981; 1983).

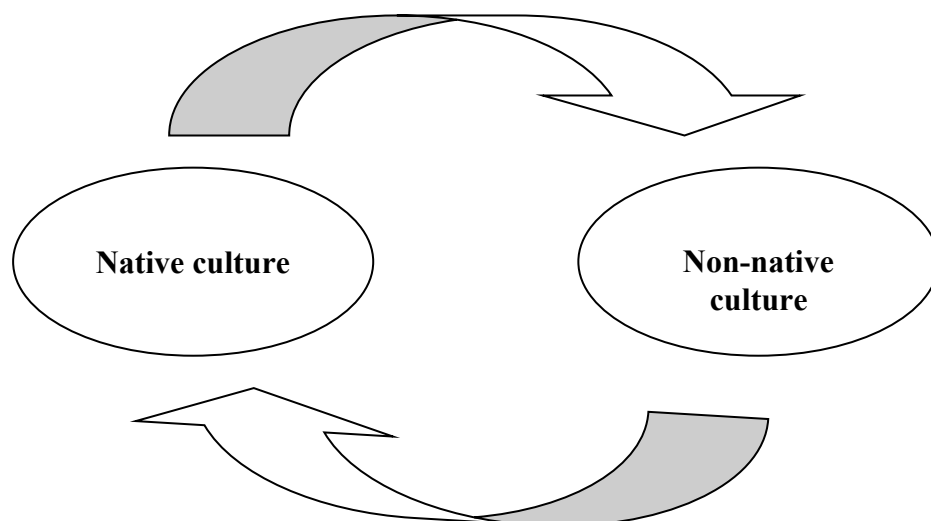
The third research design, according to Douglas and Craig (1997), focuses on 'the impact of ethnic identity on behaviour as well as the assimilation and acculturation of different immigrant groups'. This study design therefore allows for examination of the impact of exposure to direct or indirect influences from cultures other than the one individuals subscribe to (i.e. other than their native culture) on the behavioural patterns, attitudes, values, beliefs, etc. of a given cultural group. Further, it also examines how those behavioural patterns change with movement from one culture (i.e. native culture) to another (i.e. non-native culture); thus, it enables assessment of the effect of the acculturation process on consumers' behavioural patterns, attitudes, values and beliefs. For this reason it is adopted as the main design of this research project. This research project therefore aims to assess the effect of direct exposure to the influence of another culture (i.e. non-native culture), which, according to Douglas and Craig (1997), occurs

when individuals permanently or temporarily enter a culture other than the one to which they subscribe (i.e. other than their native culture).

In order to assess such an effect, Douglas and Craig (1997) recommend using a comparative research design, where consumers' behavioural patterns, attitudes, beliefs and values are simultaneously compared and contrasted before and after their movement into and exposure to the values of the non-native culture. The appropriateness of the comparative research design for evaluating the effect of acculturation process on consumption patterns confirmed by Berry (1997), who states that 'research on acculturation has to be comparative'.

Consequently, this research project adopts a cross-cultural research design, as recommended by Douglas and Craig (1997). In essence, consumers' behavioural patterns, attitudes, values and beliefs will be directly compared and contrasted from the perspective of two cultures: the consumers' native culture (the culture which individuals subscribe to) and their non-native culture (the culture to which consumers move either temporarily or permanently). The study design is presented in Figure 2 below.

Figure 2. Research design (adopted from Douglas and Craig, 1997) (*Arrows indicate simultaneous comparison*)



3.3.2. Source of data

In any research, and particularly in research involving culture, it is crucial to define the relevant unit of analysis, or cultural group, to be studied, as well as the cultural context in which the unit of analysis or so-called 'culti-unit' is situated (Usunier, 1998). Douglas and Craig (1997) stress that, while assessing the unit of analysis, researchers should consider the 'high degree of homogeneity in attitudes and behaviour among members of the cultural group'. They claim that the 'culti-unit' may be assessed on the basis of a cultural context (i.e. country) in which 'culti-unit' is situated. A similar view is shared by Sivakumar and Nakate (2001), who state that country is a proxy for culture as well as by Usunier (1998), who admits that the selection of unit of analysis on the basis of country culture is a possible dimension to assess individuals' cultural leanings. Usunier (1998) warns however that the relationship between the country of origin and culture is not self-evident as a number of culti-units can be found within the borders of particular cultural contexts (i.e. countries). Thus the assessment of the unit of analysis on the basis of cultural context requires further verification. This can be effectively done by evaluating a unique *ethnie* core of the 'culti-unit', defined as shared memories, myths, values and symbols, which refer to ethnicity and thus the culture individuals subscribe to.

Consequently, while assessing the unit of analysis of this research, the cultural context (i.e. country) and unique *ethnie* core (the culture individuals subscribe to) will be considered. More specifically, the unit of analysis will be first selected on the basis of country of origin of 'culti-unit' and later verified by examination of unique *ethnie* core of selected cultural group. For that purpose Hirschman's (1981) approach of identifying consumer culture will be applied. According to Hirschman (1981), consumer culture, and thus *ethnie* core, can be identified on the basis of self-identified ethnicity, as this appears to be directly associated with the cultural values individuals hold, as well as other cultural elements shared by individuals belonging to the same cultural group. Hirschman (1981) claims that 'this method of measuring ethnicity is the approach deemed most appropriate by cross-cultural researchers' as 'it is based on the

individual's subjective self-perceptions and not on the perceptions of the researcher, which may be biased by ethnocentrism'.

In addition to the clearly defined 'culti-unit' being studied, it is crucial to assess the cultural context in which that 'culti-unit' is situated (Douglas and Craig, 1997). Cultural context can be defined broadly (macro-context) or more specifically (micro-context). For the purpose of this research project the cultural context will be assessed on its most aggregate level, i.e. country-groupings, which is in line with current e-commerce acceptance studies.

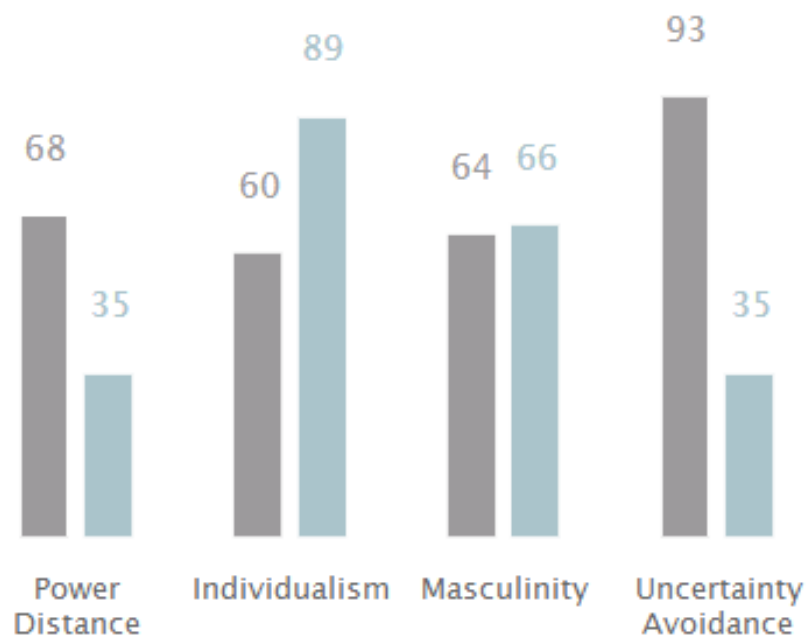
Finally, Douglas and Craig (1997) stress that while identifying a 'culti-unit' within a specific cultural context, research must also 'delineate clearly the behaviour of interest and isolate the impact of relevant cultural influences or market contexts' in order to capture the impact of those influences on consumers' behavioural patterns, attitudes, values and beliefs, as well as the phenomenon of interest itself.

The aim of this research is to assess the effect of the process of acculturation on consumers' acceptance of e-commerce platforms, which is why the focus of investigation is on the effect of culture and, more specifically, the effect of an acculturation process on consumers' acceptance of e-commerce, rather than the impact or effect of any external factor, including specific products and services sought, or applied marketing strategies. Additionally, factors such as consumer knowledge, involvement and prior experience using e-commerce shopping channels as well as familiarity with e-commerce platforms are not considered, because other influences and marketing contexts, according to Douglas and Craig (1997), should be excluded from the investigation. Hence, while disregarding such marketing factors, this research focuses on specific phenomena of interest, which are found within effects of the acculturation process, rather than the disagreement in the contemporary literature regarding factors influencing consumer e-commerce platform acceptance.

Keeping in mind Douglas and Craig's (1997) recommendations while assessing the unit of analysis, the cultural context in which the 'culti-unit' is situated, as well as the importance of ignoring any other influences on the specific phenomenon under investigation and its focus on an European market, it is definitive for the purpose of this study that Polish immigrants residing in the UK are identified as a sample group on the basis of which the research project is carried out. The reasons for selecting this study sample group are as follows:

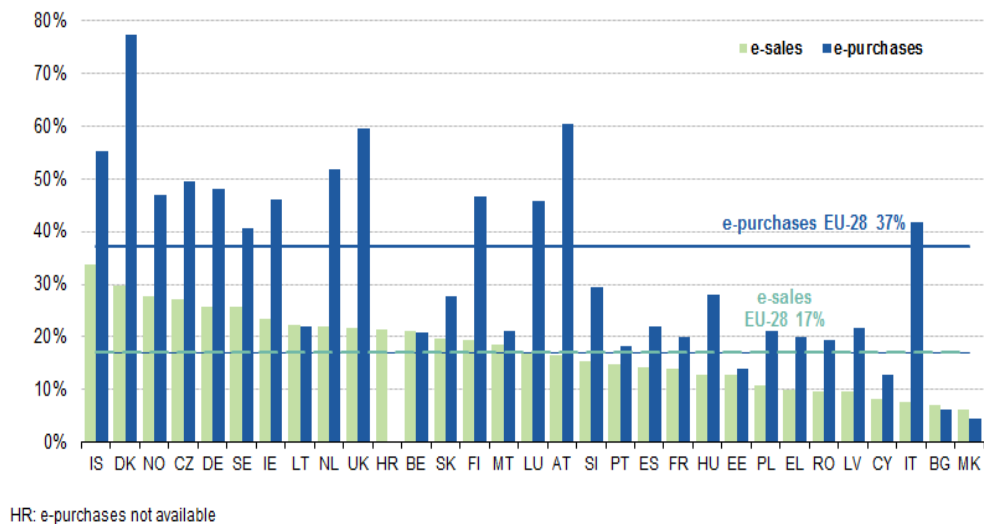
- (1) Building on previous studies, which investigate the effects of culture on e-commerce acceptance this study adopts Hofstede's framework to assess the unit of analysis as well as the cultural context of the studies. We identify that Polish and British consumers have opposite culturally determined attitudes towards e-commerce acceptance, as assessed on the basis of Hofstede's cultural framework (see Section 2.5). The Polish cultural context is characterised by a high index of uncertainty avoidance (93/100), while British culture is characterised by a low index of uncertainty avoidance (35/100). British culture is highly individualistic (89/100), while Polish culture seems to be collectivistic (60/100) (see Figure 3). As a result, consumers espousing the values of Polish culture will have higher risk perception related to e-commerce platforms than consumers espousing the values of British culture; for this reason, Polish consumers will have less favourable attitudes towards e-commerce and thus will be more likely to reject e-commerce platforms than British online shoppers.

Figure 3. Hofstede's cultural framework: Polish culture vs. British culture (www.geert-hofstede.com)



- (2) Such less favourable attitudes towards e-commerce by Polish consumers seem to be confirmed by recent statistics, which reveal a significant discrepancy in terms of e-commerce between Poland and the UK. According to Eurostat statistics, a significant discrepancy exists in terms of e-sales and e-purchases between Poland and the UK (see Figure 4).

Figure 4. E-commerce sales and purchases, 2012 (Source: Eurostat)



The discrepancy in terms of frequency of online shopping between Poland and the UK is more accurately assessed while assessing the percentage of Internet users who shop online in Poland and in the UK (see Table 7). The discrepancy is noticeable in all product categories, including clothing and sporting goods, travel and holiday accommodation, books, magazines and e-learning materials, and food and groceries.

Table 7. Percentage of online shopping Internet users in Europe (Source: Eurostat)

	% of internet users having used internet in the previous 12 months for purchasing:								
	Total	clothes & sports goods		travel & holiday accommodation		books/magazines/e-learning material		food & groceries	
	2012	2008	2012	2008	2012	2008	2012	2008	2012
EU28	59	21	32	21	32	19	23	6	9
Belgium	55	7	20	11	28	6	15	1	5
Bulgaria	17	2	11	1	5	2	4	1	2
Czech Republic	43	14	13	5	6	9	5	1	1
Denmark	79	28	40	35	56	20	28	6	9
Germany	77	33	49	29	39	35	41	7	11
Estonia	29	4	12	4	12	3	7	u	3
Ireland	57	11	26	32	43	14	21	3	6
Greece	36	4	15	6	15	5	7	1	(2)
Spain	43	6	14	20	28	7	11	3	6
France	69	27	38	25	39	19	23	6	8
Croatia	36	5	12	2	9	4	12	1	(2)
Italy	29	6	8	9	14	7	8	1	2
Cyprus	35	6	18	7	20	6	8	1	(1)
Latvia	37	9	14	4	11	2	4	0	1
Lithuania	30	1	12	3	6	2	5	1	3
Luxembourg	73	18	32	33	52	35	47	3	10
Hungary	35	5	14	5	13	10	15	1	3
Malta	63	13	36	8	21	13	20	0	u
Netherlands	69	25	37	30	42	24	30	5	9
Austria	60	20	34	15	33	22	29	4	7
Poland	47	15	25	3	8	10	14	6	10
Portugal	35	6	13	9	17	8	10	4	7
Romania	11	2	6	2	4	7	4	0	1
Slovenia	49	9	22	8	20	8	13	4	9
Slovakia	56	13	31	6	15	7	17	1	4
Finland	72	32	41	37	50	24	28	2	4
Sweden	79	20	43	31	60	21	38	3	7
United Kingdom	82	30	51	35	51	27	36	14	21
Iceland	56	14	26	41	40	23	28	3	5
Norway	80	25	36	49	58	25	31	3	(5)

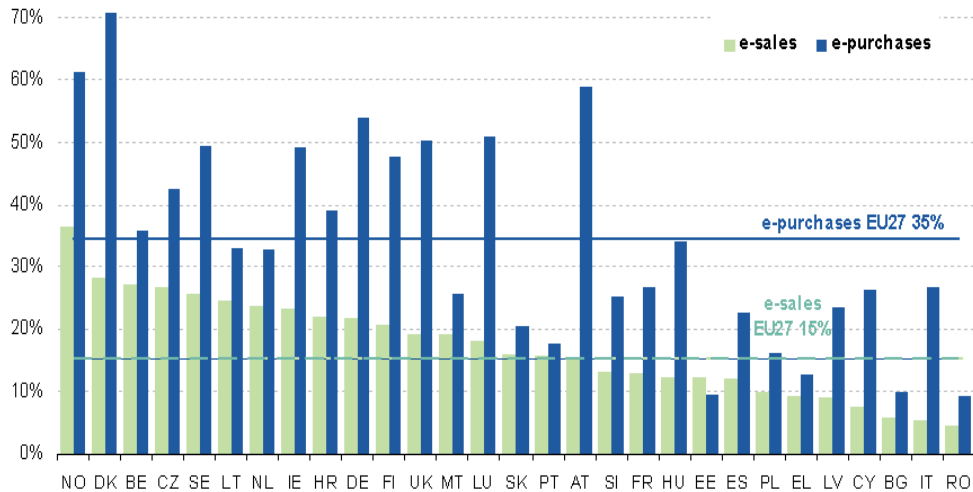
() Data with reduced reliability due to small number of respondents.

u Data not reliable due to small number of respondents.

Moreover, according to the prediction of Forrester Research Inc., the UK will be the largest online economy in the European market by 2016, while online sales in Poland will remain stable. This prediction seems likely, as this trend is already noticeable when comparing and contrasting Eurostat e-commerce sales statistics from 2010 (see Figure 5) to 2012 (see Figure 4). The comparison clearly shows that online sales in Poland fall significantly below the European average;

moreover, the level of online sale and purchase in Poland seems to be static. In the UK, however, e-commerce sales and purchase appear to be above the European average, and are growing steadily.

Figure 5. E-commerce sales and purchases, 2010 (Source: Eurostat)



- (3) According to The Migration Observatory, Polish immigrants are one of the biggest ethnic minority groups in the UK, and the largest intra-European minority group in the UK (see Table 8). Hence, this group provides a sufficient sample size for this research project. This addresses Small *et al.*'s (1999) concern that studies based on ethnic minorities suffer from a lack of sufficient sample sizes.

Table 8. Polish immigrants in the UK (Source: The Migration Observatory)

Country of birth	Share of all foreign born	Country of citizenship	Share of all foreign citizens
India	9.1	Poland	14.9
Poland	8.7	India	7.3
Pakistan	5.8	Ireland	6.9
Ireland	5.1	Pakistan	3.6
Germany	3.8	United States	3.2
United States	3.0	Lithuania	2.9
South Africa	2.7	France	2.8
Bangladesh	2.7	Germany	2.4
Nigeria	2.4	Italy	2.4
Kenya	1.9	Nigeria	2.3

In sum, the investigation of the effect of acculturation on consumers' acceptance of e-commerce platforms adopts a cross-cultural research design, as recommended by Douglas and Craig (1997). The culture-specific attitudes, values and beliefs towards e-commerce of Polish immigrants residing in the UK are compared and contrasted from the perspectives of two cultures: consumers' native culture (i.e. Polish culture and/or cultural context) and non-native culture (i.e. British culture and/or cultural context).

3.3.3. Research methods

The classification of available research methods is based on the distinction between quantitative and qualitative research methods. The quantitative method involves collection and analysis of numerical data, and the qualitative method involves collection and analysis of non-numerical data. Some researchers (Plano-Clark and Creswell, 2008; Saunders *et al.*, 2012) believe, however, that this classification is rather narrow, as often applying a single research method does not enable full exploration of phenomena of interest. Plano-Clark and Creswell (2008) suggest that researchers may combine quantitative and qualitative elements in order to fully address research objectives.

Plano-Clark and Creswell (2008), and later Jogulu and Pasiri (2011), claim that such a combination of quantitative and qualitative research methods has a number of advantages over a single method. According to Plano-Clark and Creswell (2008),

application of mixed research methods can neutralize or even cancel out some disadvantages of certain individual methods of data collection and analysis, including a large sample size required in quantitative research, or a lack of examination of complex underlying structures and interactions of new theories developed in qualitative investigation (Grady, 1998). Researchers believe that applying mixed research methods can strengthen research by providing deeper insight into complex social phenomena.

Consequently, in order to fully assess the effect of acculturation process on consumers' acceptance of e-commerce platforms and develop novel theoretical perspectives while doing so, mixed research methods will be adopted. This seems to be in line with Venkatesh *et al.*'s (2013) recommendation that, due to the diffusion of the Internet and its impact on consumer behaviour, existing theories, frameworks and research methods do not allow full exploration of phenomena under investigation. In order to address this issue, Venkatesh *et al.* (2013) suggest applying mixed research methods, claiming 'mixed methods design strategies provide a powerful mechanism for Information Systems researchers to deal with such situations and subsequently make contributions to theory and practice'.

Plano-Clark and Creswell (2008) define mixed research methods as research which 'involves collection and analysis of both quantitative and/or qualitative data in a single study in which the data are collected concurrently or sequentially, are given a priority, and involve the integration of the data at one or more stages in the process of research'. Consequently, a mixed methods research study involves applying both qualitative and quantitative methods for data collection and analysis.

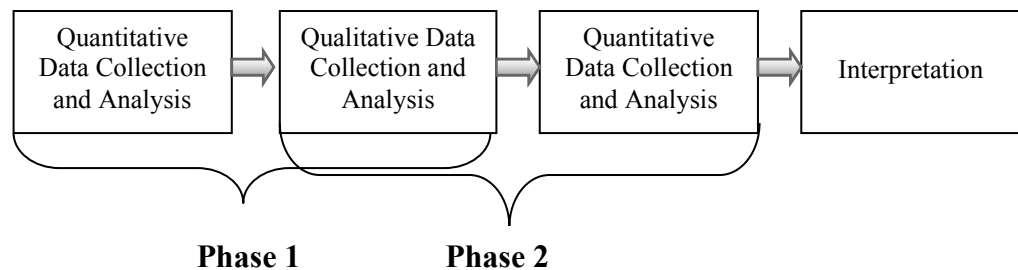
Creswell (2003), and later Creswell and Plano-Clark (2011), distinguish two possible techniques for combining qualitative and quantitative research methods: simultaneous and sequential approaches. The first involves simultaneous collection of both quantitative and qualitative data, and the second approach refers to collection of one type of data, followed by the second. Plano-Clark and Creswell (2008) further classify simultaneous and sequential approaches according to level of integration, priority, implementation and theoretical perspective, creating six major types of mixed research methods (see Table 9).

Table 9. Types of mixed research methods (adopted from Plano-Clark and Creswell, 2008)

	Implementation	Priority	Stage of Integration	Theoretical Perspective
Sequential explanatory	Qualitative followed by quantitative	Usually quantitative; can be qualitative or equal	Interpretation phrase	May be present
Sequential exploratory	Qualitative followed by quantitative	Usually qualitative; can be quantitative or equal	Interpretation phase	May be present
Sequential transformative	Either quantitative followed by qualitative or qualitative followed by quantitative	Quantitative, qualitative or equal	Interpretation phase	Definitely present (i.e. conceptual framework, advocacy, empowerment)
Concurrent triangulation	Concurrent collection of qualitative and quantitative data	Preferably equal; can be quantitative or qualitative	Interpretation phase or analysis phase	May be present
Concurrent nested	Concurrent collection of quantitative and qualitative data	Quantitative or qualitative data	Analysis phase	May be present
Concurrent transformative	Concurrent collection of qualitative and quantitative data	Quantitative, qualitative or equal	Usually analysis phase; can be during interpretation phase	Definitely present (i.e. conceptual framework advocacy, empowerment)

This study adopts a transformative sequential mixed research method design in order to fully address the research objectives. In order to accomplish this goal the research project will be divided into two overlapping phases: (1) explanatory sequential design and (2) exploratory sequential design, as presented in Figure 6 and discussed below.

Figure 6. Transformative sequential research method (*arrows indicate follow up studies*)



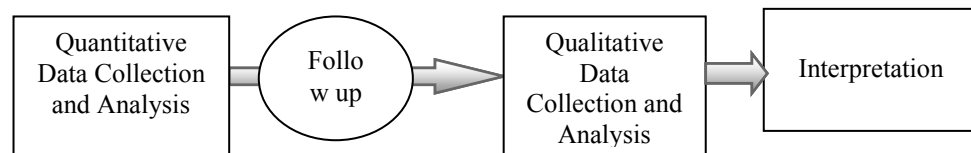
3.3.3.1. Explanatory sequential design

In order to reveal whether or not there is any effect of acculturation on consumers' acceptance of e-commerce platforms and, if so, to explain such an effect, this research project will employ an explanatory sequential design.

An explanatory sequential design is characterised by the collection and analysis of quantitative data followed by the collection and analysis of qualitative data (see Figure 7). It prioritises the quantitative research phase, on the basis of which the phenomena under investigation can be revealed with statistical accuracy. In Information System literature, Zhou *et al.* (2007) recognise that quantitative research techniques are most commonly used to investigate consumer perceptions, attitudes and intentions, since they provide accurate information from every member of the sample group. This seems to be confirmed by Scornavacca *et al.* (2004) as well as by Vehovar *et al.* (2001), who believe that quantitative research techniques 'provide the basis for a valid and reliable measurement of social phenomena'. The overall effectiveness of quantitative research has been repeatedly confirmed and validated by consumer researchers (Grayson and Martinec, 2004; Mathwick *et al.*, 2008).

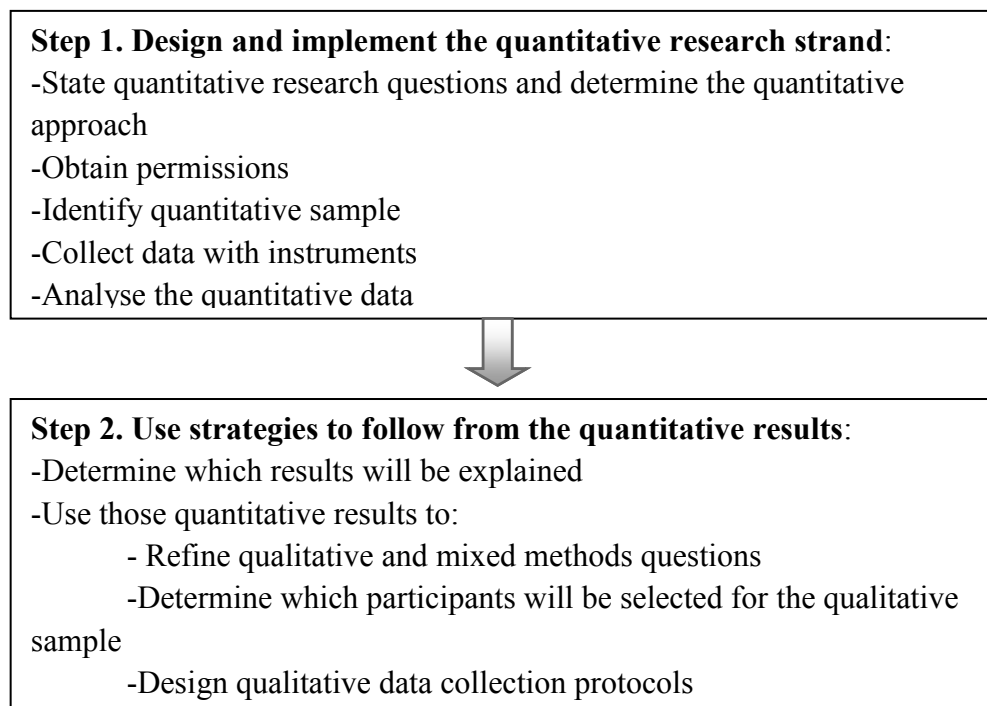
The results of statistical tests will be further explored through qualitative research methods, which facilitate full exploration of revealed phenomena. The subsequent qualitative study thus aims to focus on investigating the experimental and socio-cultural dimensions of consumption within a real-life context, which may not be captured by quantitative research techniques alone. Hence, at this stage, qualitative research methods will be applied, to ‘enrich interpretation of quantitative results’ (Arnould and Price, 1993).

Figure 7. Explanatory sequential design



The explanatory sequential design requires the following four step procedure outlined below:

Figure 8. Explanatory sequential research design procedure (adopted from Creswell and Plano-Clark, 2011)





Step 3. Design and implement the qualitative strand:

- State quantitative research questions to follow from the quantitative results and determine the qualitative approach
- Obtain permissions
- Purposefully select a qualitative sample that can help explain the quantitative results
- Collect data
- Analyse the qualitative data



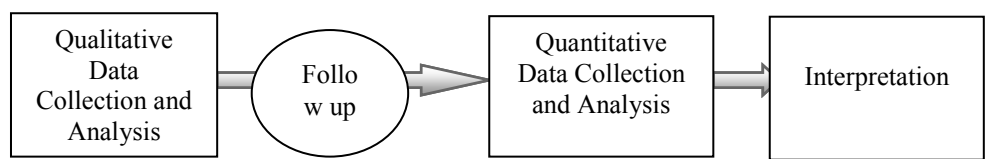
Step 4. Interpret the connected results:

- Summarise and interpret the quantitative results
- Summarise and interpret qualitative results
- Discuss to what extent and in what ways the qualitative results help explain the quantitative results

3.3.3.2. Exploratory sequential design

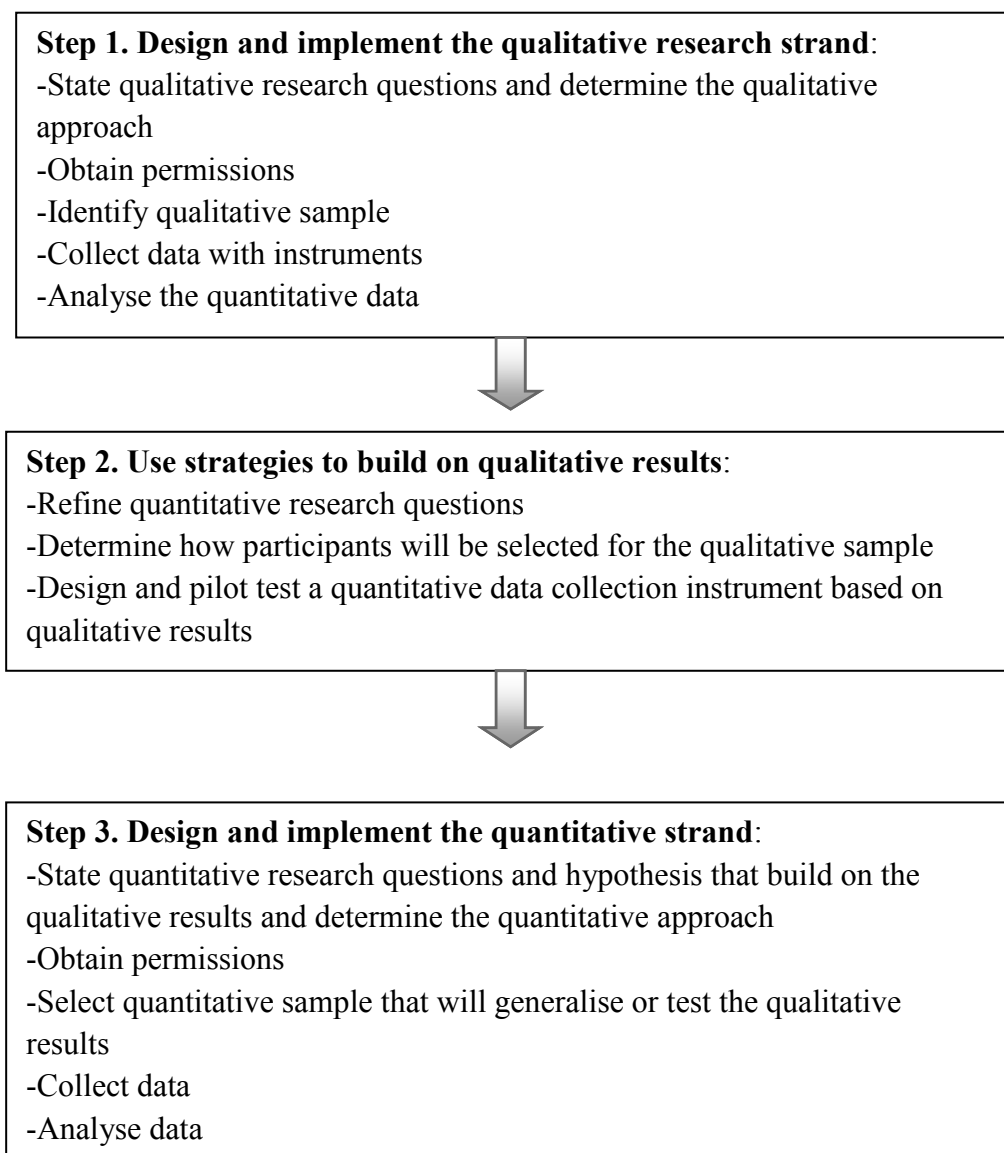
In contrast to the explanatory sequential design procedure, the exploratory sequential design prioritises the collection and analysis of qualitative data, followed by quantitative data collection and analysis (see Figure 9). On the basis of the qualitative data analysis, the research instrument may be developed and statistically tested quantitatively, allowing the generalisability of the research findings to the population being studied.

Figure 9. Exploratory sequential design



Consequently, using the exploratory sequential design, factors facilitating the effects of the process of acculturation on consumers' acceptance of e-commerce platforms will be identified and a new research framework will be developed. Finally, the new research framework will be tested quantitatively in order to reveal the strong underlying motives that drive consumers to accept or reject e-commerce, and the effect of acculturation process on consumers' acceptance of e-commerce, providing a better understanding of factors influencing consumer attitudes and beliefs towards e-commerce acceptance. The exploratory sequential design requires the following four steps:

Figure 10. Exploratory sequential research design procedure (adopted from Creswell and Plano-Clark, 2011)





Step 4. Interpret the connected results:

- Summarise and interpret the qualitative results
- Summarise and interpret the quantitative results
- Discuss to what extent and in what ways the quantitative results generalise or test the qualitative results

In essence, this study adopts a transformative sequential mixed research method design in order to fully assess the effect of the acculturation process on consumers' acceptance of e-commerce platforms. In order to accomplish this goal the research project will be carried out in two overlapping phases: (1) explanatory sequential design and (2) exploratory sequential design.

In the first phase of this research project the quantitative study will be carried out with the aim of investigating whether the process of acculturation affects consumers' acceptance of e-commerce and, if so, what the consequences of such an effect are. This will be further explored during the subsequent qualitative study. The qualitative study will also initiate the second phase of the research, during which factors facilitating the effect of the acculturation process on consumers' acceptance of e-commerce will be explored. Finally, the effect of those factors on consumers' intention to use e-commerce will be tested quantitatively in order to generalise study results.

3.3.4. Research strategy

When assessing research methodology it is important to also assess the appropriate research strategy to follow. There are seven strategies which are directly related to qualitative, quantitative and mixed research methods: experiment, case study, grounded theory, action research, survey, ethnography and archival research. In accordance with the research methods applied, this research project will adopt both surveys and case studies as the main research strategies.

The use of surveys allows simultaneous assessment of a number of variables. Moreover, surveys appear to be particularly effective in comparative studies. Consequently, through surveys it will be possible to effectively and efficiently assess

phenomenon under investigation. More specifically, through the comparative explanatory study employing survey as a research strategy, it will be possible to assess which factors encourage consumers to accept e-commerce platforms and which factors prevent consumers from fully accepting e-commerce. More importantly, through surveys it will be possible to identify and assess which of the factors, which initially prevent acceptance of e-commerce, can eventually be overcome. Finally, when employing surveys in a final stage of the exploratory sequential phase of the research, it will be possible to statistically test the newly developed framework, revealing factors which facilitate the process of acculturation in an online environment and their real effect on consumers' e-commerce acceptance.

As the research method involves qualitative investigation, case studies will be employed as a research strategy. According to Yin (2009), case studies allow the phenomena under investigation to be explored within their context or a number of real-life contexts, unlike surveys, which limit exploration to a set of variables. Yin (2009) distinguishes the following case study research strategies: single case (when investigating a unique case), multiple case (when investigation is based on more than one case), holistic case (when investigation involves one type or unit of analysis) and embedded case (when investigation involves a number of logical sub-units). This study aims to base the qualitative investigation on multiple holistic cases. In particular, the cases will involve interviews, which is one instrument used in case studies research strategy. The interviews can be classified according to their structure (structured, unstructured and semi-structured), as well as the number of interviewees taking part (individual interviews, group interviews and a mixture of both). In this research project semi-structured individual and group interviews will be carried out in order to fully explore the effect of acculturation process on consumers in their acceptance of e-commerce platforms.

3.3.5. Data collection

As stated above, both surveys and case study research strategies will be used to collect data. Thus, the data used for the purpose of this study will be primary data, which has both advantages and disadvantages (see Table 10).

Table 10. Primary data collection: advantages vs. disadvantages (adapted from Pervez (2005)).

Primary data collection	
Advantages	Disadvantages
<p>Raw data- the data is up-to-date, with a high level of control over what is asked and collected</p> <p>Unbiased information- the data is not biased by any mediating factor</p> <p>Original and direct data- the data is collected from the source; it is highly relevant to the phenomena under investigation</p> <p>Sample control- the data comes from the chosen sample group</p>	<p>Feasibility- it is usually time consuming and potentially costly, which may result in smaller samples being feasible</p> <p>Access issues- it may be difficult to find a sample willing to participate</p> <p>Research bias- there is scope for researcher bias influencing data</p> <p>Replicability- replicating the study and its results may be difficult.</p>

In order to address the limitations of primary data collection, the following precautions will be taken. The sample size needed to address objectives of each phase of the research is carefully assessed. While conducting the first qualitative study, the sample size is determined on the basis of statistical methods such as power analysis and the sample sizes considered appropriate in the same research field (Clegg, 1990). A similar sample size used to address objectives of the first quantitative study is also used in order to address the objectives of the final quantitative study. This is further verified statistically through power analysis and sample size. While conducting the qualitative investigation, rather than focusing on sample size the research focus on obtaining

‘theoretical saturation’ (Robson, 2002), a phase of qualitative research in which case studies are carried out until no new insights emerge.

To minimise researcher bias, which may occur when the culture under investigation is viewed through the prism of the researchers’ own cultural background, resulting in influencing data ethnocentrism prior to data collection and analysis the research design was carefully planned (see Section 3.3.1). Furthermore, the researcher conducting this research project underwent advanced training in carrying out research across languages and cultures in preparation for this study.

Moreover, to ensure replicability of the study findings, the results of the first quantitative study are replicated before conducting the final quantitative study.

Finally, as one of the biggest problems related to primary data collection is its accessibility, the access to unit of analysis is carefully planned. Saunders *et al.* (2012) distinguish three types of access: traditional access, which involves face-to-face interaction, phone conversation or visiting data archives; Internet-mediated access, which involves the use of different computing technologies to gain virtual access; and hybrid access, which combines traditional and Internet-mediated approaches. In this research project hybrid access will be employed for both quantitative and qualitative data collection.

In order to ensure a high response rate when collecting quantitative data, both field and online survey questionnaires are used. Field surveys will be handed out in a workplace employing Polish immigrants. Online surveys will be posted on Polish online community forums and sent through social media platforms (i.e. Facebook, nasza-klasa.pl). The distributed surveys will also serve as an initial access point to recruit informants for qualitative investigation. Plano-Clark and Creswell (2008) claim that prior quantitative data collection can be used to guide the purposeful sampling of participants for subsequent primary qualitative study. Consequently, the surveys distributed during the initial quantitative study will provide respondents with an opportunity to reveal their willingness to take part in a second qualitative study. In addition to this initial access, flyers advertising the study will be distributed in Polish ethnic shops, and their online version will be posted on community forums. Further, informants will be recruited during face-to-face meetings taking place at ethnic community events. Finally, informants taking part in the qualitative study will be asked to recommend future informants, thus employing a snowballing technique in order to

ensure a sufficient number of informants to fully explore of the effect of acculturation process on consumers' acceptance of e-commerce platforms.

3.3.6. Data analysis

The quantitative data is statistically analysed using two software packages available to the researcher. The quantitative data collected during the first phase of this research project is analysed using SPSS Statistics 19 and SPSS Amos 19. The data used in the final quantitative study is analysed using SPSS Statistics 21 and MPlus 21.

Analysing the quantitative data is done using Structural Equation Modelling (SEM), which, according to MacCallum and Austing (2000), is a 'powerful tool' for analysing relationships among individual variables. Shah and Goldstein (2006) define SEM as a 'technique to specify, estimate and evaluate models of leaner relationships among a set of observed variables in terms of generally smaller number of unobserved variables'. Thus, SEM allows us to test the relationships between observed variables (also called manifest or measured variables) and unobserved variables (also called latent variables), which can be independent (exogenous) or dependent (endogenous) in nature, in order to determine whether or not assumed relationships between them are valid (Byrne, 2012). It is believed that SEM will allow us to investigate valid relationships between factors that affect consumers' e-commerce acceptance, and factors which moderate such a relationship. Further, SEM results being compared and contrasted from the perspective of two cultures will also allow us to assess the effect of the acculturation process on consumers in their acceptance of e-commerce with statistical accuracy.

In order to analyse the qualitative data, content analysis will be carried out with the help of NVivo 10 software. Krippendorff (2004) believes that content analysis is potentially one of the best research methods available, but also one of the most under-utilised. It involves identification of repetition of disclosure of the unit of analysis, including words, expressions or similar signifiers, etc., and its subsequent analysis based on the limited numbers of categories or variables (also referred as codes) related to the research objectives (Thietart, 1999). Once the codes are identified, a cognitive mapping method will be employed, which, while identifying links between identified concepts (variables), will serve as a basis upon which to develop a new research framework.

3.4. Ethical considerations

According to Saunders *et al.* (2012), ethical considerations are ‘critical aspects for success of any research project’. In the context of research, ethics refers to ‘standards of behaviour’ which guide researchers’ conduct in relation to the rights of the unit of analysis (Saunders *et al.*, 2012). Such standards of behaviour are assessed through the code of ethics, which contains a list of principles outlining the nature of ethical research, and a statement of ethical standards to accompany those principles, which is intended to guide research conduct. Consequently, in order to ensure that the research follows this code of research ethics, formal research approval from the Research Ethics Committee was obtained before conducting individual studies. In addition to formal approval, considerations of ethical issues remain at the forefront throughout the entire research project, and include but are not limited to the following considerations: respect to and for others, avoidance of harm, participants’ privacy, the voluntary nature of participation and the right to withdraw, informed consent of participants, as well as confidentiality of data and participant anonymity. Specific ethical considerations related to a particular study will be discussed in each relevant section below.

Chapter 4. Phase I - Quantitative investigation

The first phase of the research project, the explanatory sequential mixed research phase, investigates whether or not the acculturation process has any effect on consumers' acceptance of e-commerce platforms. More specifically, the aim of the initial quantitative investigation is to reveal factors that truly encourage consumers' e-commerce acceptance and factors that prevent consumers from accepting e-commerce platforms. Finally, through the quantitative investigation we hope to reveal factors which, though initially seeming to prevent consumers from accepting e-commerce, can be overcome due to the change in culture that consumers are subject to. Such a change is understood as an effect of the process of acculturation.

In order to accomplish this goal, a theoretical literature review will be carried out and taken as the basis upon which key models investigating consumer e-commerce acceptance will be identified. Second, the identified models will be tested following Douglas and Craig's (1997) recommendation for conducting cross-cultural research on a previously selected unit of analysis, as discussed in Section 3.3. In essence, the models will be compared and contrasted from the perspectives of two cultures: the consumers' native culture (i.e. Polish culture and/or cultural context) and their non-native culture (i.e. British culture and/or cultural context).

This chapter is organised as follows. In Section 4.1, an extensive literature review is presented, which is used to develop a framework guiding the quantitative investigation. Next, the procedures employed in the quantitative research stage are discussed. In Section 4.4, quantitative data analysis is conducted. The chapter finishes by discussing the study findings (Section 4.5).

4.1. Hypothesis development

Exploring user acceptance of new technology, such as e-commerce, is often described as one of the most important research areas in contemporary Information Systems (IS) literature (Hever *et al.*, 2011). However, Taylor and Todd (1995) note that in this research effort, the focus has been on employing previously developed intention-based models to explain the relationship between consumers' attitudes and beliefs

towards e-commerce and their intentions to accept it on the basis of which it is possible to predict actual behaviour and technology use.

Venkatesh *et al.* (2003), while assessing ‘the current state of knowledge with respect to understanding individual acceptance of new information technologies’, review eight ‘predominant’ intention-based models. On the basis of this review they formulated a Unified Theory of Acceptance and Use of Technology (UTAUT) model explaining 70 percent of the variance in usage intention. More recently, Venkatesh *et al.* (2012) extended UTAUT by identifying additional constructs and relationships, forming a Unified Theory of Acceptance and Use of Technology 2 (UTAUT2). Despite the overall explanatory power of UTAUT and UTAUT2, it appears that models employing intention and/or usage as the key dependent variable cannot be used to predict a consumer’s willingness to use an e-commerce platform when that use involves uncertainty related to actions beyond the individual’s control. Sheppard *et al.* (1988) revealed that such intention-based models based on goal intention and actual usage as dependent variables, ‘deal with only those behaviours that are under a person’s volitional control’ and hence, ‘actions that are at least in part determined by factors beyond the individual’s voluntary control fall outside of the model’.

This limitation of intention-based models, however, can be effectively overcome if following the suggestion made by Ajzen (1985) and Sheppard *et al.* (1988). Researchers are advised to study the behaviour through which goals are accomplished instead of investigating goals themselves. Hence, a model focusing on investigating consumer e-commerce platform acceptance should employ behavioural intention to use the e-commerce as a key dependent variable rather than usage itself, assuming that consumer intention to accept e-commerce provides an acceptable proxy for actual use of e-commerce platforms. This is in line with a number of studies investigating consumer e-commerce acceptance decisions (see Srite and Karahanna, 2006; Yoon, 2009). Further, this approach seems to be particularly appropriate for the purpose of this research project due to the fact that it is impossible for consumers to be subject to two different cultures assessed at their aggregate level i.e. country-groupings. It is possible, however, to measure consumers’ intentions to use e-commerce from the perspective of two different cultures.

Consequently, in order to address the limitations of intention-based models and pursue the objectives of this research project, the models identified by Venkatesh *et al.* (2003) were reviewed, with emphasis put not only on consumers’ beliefs and attitudes

towards technology acceptance as an independent variables (IV) but also an a dependent variable (DV); behavioural intention to use the technology and the direct relationship between them (see Table 11).

Table 11. Intention-based models; independent variables (IV) vs. dependent variables (DV)

Intention-based model	Independent Variable (IV)	Dependent Variable 1 (DV1)	Dependent Variable 2 (DV2)
Theory of Reasoned Action (TRA)	Attitude Toward Behaviour (ATB) Subjective Norm (SN)	Intention to Use (IUSE) Intention to Use (IUSE)	Actual Usage (AU) Actual Usage (AU)
Technology Acceptance Model (TAM)	Perceived Usefulness (PU) Perceived Ease of Use (PEOU)	Intention to Use (IUSE) Intention to Use (IUSE)	Actual Usage (AU) Actual Usage (AU)
Theory of Planned Behaviour (TPB)	Attitude Toward Behaviour (ATB) Perceived Behavioural Control (PBC) Subjective Norm (SN)	Intention to Use (IUSE) Intention to Use (IUSE) Intention to Use (IUSE)	Actual Usage (AU) Actual Usage (AU) Actual Usage (AU)
Motivational Model (MM)	Extrinsic Motivation (EM) Intrinsic Motivation (IM)	Intention to Use (IUSE) Intention to Use (IUSE)	Actual Usage (AU) Actual Usage (AU)
Combined TAM and PBC (C-TAM-TPB)	Attitude Toward Behaviour (ATB) Subjective Norm (SN) Perceived Behavioural Control (PBC) Perceived Usefulness (PU)	Intention to Use (IUSE) Intention to Use (IUSE) Intention to Use (IUSE) Intention to Use (IUSE)	Actual Usage (AU) Actual Usage (AU) Actual Usage (AU) Actual Usage (AU)

Innovation Diffusion Theory (IDT)	Relative Advantage	-	Actual Usage (AU)
	Ease of Use	-	Actual Usage (AU)
	Image	-	Actual Usage (AU)
	Visibility	-	Actual Usage (AU)
	Compatibility	-	Actual Usage (AU)
	Results Demonstrability	-	Actual Usage (AU)
	Voluntariness of Use	-	Actual Usage (AU)
Model of PC Utilization (MPCU)	Habit Hierarchies	-	Actual Usage (AU)
	Long-term consequences	Intention to Use (IUSE)	Actual Usage (AU)
	Affect Towards Use	Intention to Use (IUSE)	Actual Usage (AU)
	Social Factors	Intention to Use (IUSE)	Actual Usage (AU)
	Facilitating Conditions	-	Actual Usage (AU)
Social Cognitive Theory (SCT)	Prior Performance	Outcome Expectations	Performance
		-	Performance
	Behaviour Modeling	Outcome Expectations	Performance
	Self-Efficiency	-	Performance
	Outcome Expectations	Performance	

The review revealed that among 'predominant' intention-based models, four meet the condition of having a direct relationship between beliefs and/or attitudes (IV) and behavioural intention (DV). The four are: Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Theory of Planned Behaviour (TPB) and Motivational Model (MM). Of the identified intention-based models, three were selected to form the central pillar of this study: TAM, TPB and MM. There are at least three reasons for this choice.

- (1) First, all three models have intention-based structures investigating the relationship between consumer attitudes towards e-commerce which lead to intention to carry out the behaviour. Thus, the models share the same dependent variable (Intention to Use), and the adoption of which is in line with Ajzen and Fishbein's (1980) assertion that, when extending a model, it is important that new variables are compatible with the model's existing ones.
- (2) Furthermore, all three models are well established and extensively tested, giving assurance that their overall explanatory power has been confirmed (Sheppard *et al.*, 1988; Taylor and Todd, 1995; Agarwal and Prasad, 1997; Straub *et al.*, 1997; Vijayarathy, 2004; Guo and Barnes, 2007).
- (3) Finally, the wide range of variables included in the models provides more specific guidelines than a single model for factors driving consumers' attitudes towards e-commerce acceptance. Thus, the application of the three models allows investigation of both utilitarian and hedonic motives for e-commerce acceptance, which is in line not only with Information Systems literature but also with consumer behaviour literature, which provides strong evidence that consumers perceive not only the usefulness of new technology such as e-commerce but also its enjoyment potential and playful aspects (Davis *et al.*, 1992; Teo *et al.*, 1999; Venkatesh, 1999; Venkatesh, 2000; Guo and Barnes, 2009; Close and Kukar-Kinney, 2010; Van der Heijden, 2011; Luo *et al.*, 2011; Guo and Barnes, 2011, 2012; Papagiannidis *et al.*, 2013). Furthermore, the importance of investigating both utilitarian and hedonic motives for technology acceptance was also

recognised in recent work by Venkatesh *et al.* (2012), who in UTAUT2 integrated hedonic motivation as a complement of UTAUT's strongest predictor emphasising utility.

4.1.1. Utilitarian motives for e-commerce acceptance: TAM and TPB

4.1.1.1. Technology Acceptance Model (TAM)

Introduced by Davis (1989), TAM has been widely used and extensively applied in a variety of IS acceptance contexts, including e-commerce platform acceptance (Vijayasarathy, 2004; Kim *et al.*, 2010). It has been recognised as 'a reliable and robust model' (Vijayasarathy, 2004) having good explanatory power while predicting consumers' behavioural intentions to use IS technology (Taylor and Todd, 1995; Straub *et al.*, 1997; Premkumar and Bhattacharjee, 2006).

TAM is built on the basis of two independent variables: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU is defined as 'as the individual's perception that using the new technology will enhance or improve her/his performance' (Davis, 1989). Monsuwe *et al.* (2004) and as well as Pavlov and Fygenson (2006) clarify that with reference to online e-commerce, PU refers to consumers' perceptions that using the Internet as a shopping medium enhances the outcome of the shopping experience. Consequently, PU in the context of e-commerce acceptance refers to consumers' perceptions regarding the final outcome of the online shopping rather than the process leading to goal achievement.

In contrast, the PEOU variable refers to attitudes about the process leading to the final outcome. PEOU is defined as 'the individual's perception that using the new technology will be free of effort' (Davis, 1989). Hence, when applied in the context of online e-commerce platform PEOU refers to the consumers' perception that shopping on the Internet will involve minimum effort (Monsuwe *et al.*, 2004; Pavlov and Fygenson, 2006).

4.1.1.2. Theory of Planned Behaviour (TPB)

The TPB model is another extensively studied model that aims to predict utilitarian motives driving consumers' attitudes towards technology acceptance. Even though the model is also based on TRA, TPB pays more attention to specific setting and external factors that affect e-commerce acceptance than TAM (Lu *et al.*, 2003). Furthermore, TPB's explanatory power has been confirmed by a number of IS researchers (Venkatesh *et al.*, 2003; Lin *et al.*, 2010).

Three independent variables form its investigative core: Attitudes Towards Behaviour (ATB), Perceived Behavioural Control (PBC) and Subjective Norms (SN). Fishbein and Ajzen (1975) define ATB as 'the general feeling of favourableness or unfavourableness for the behaviour'. In consumer research, ATB has been identified as one of the most important predictors of behavioural intention (Hansen *et al.*, 2004), as it is directly determined by consumers' cognitive knowledge of a desired outcome (Choi and Geistfeld, 2003). Hence, ATB is directly related to the importance assigned by consumers to beliefs regarding behaviour and perceived consequences of this behaviour.

On the other hand, SN reflects the influence of the opinion of reference group on an individual's attitudes towards the behaviour (Crespo and del Bosque, 2008). Fishbein and Ajzen (1975) clarify that SN reflects 'how the consumer e-commerce acceptance decision is affected by the perception of consumers' reference group'. The SN variable is therefore defined as 'the perceived opinion of other people in relation to the behaviour in question' (Fishbein and Ajzen, 1975). Consequently, as researchers already acknowledge that 'behaviour is not characterised by an individual acting in isolation' (Bagozzi, 2007), and that the technology acceptance decision 'does not occur in a vacuum' (Agarwal and Prasad, 1997; Klopping and McKinney, 2004) but rather that consumers' 'intentions are jointly determined by the person's attitude and subjective norm concerning the behaviour' (Fishbein and Ajzen, 1975), it is important to include SN when investigating consumers' attitudes towards technology.

Finally, PBC is defined as 'the perceived ease or difficulty of performing the behaviour' (Ajzen, 2002). The variable is directly related to consumers' perception of having the resources and ability needed to perform the behaviour in question and achieve the desired outcome (Choi and Geistfeld, 2003). Thus, PBC results from individual beliefs regarding the factors determining behaviour as well as from perception of control over such factors. Lunardo and Mbengue (2009) believe that this

perception of control is important when performing goal-directed activity, which online shopping indeed is, as it may have a direct impact on intention and final behaviour.

4.1.2. Hedonic motives for e-commerce acceptance

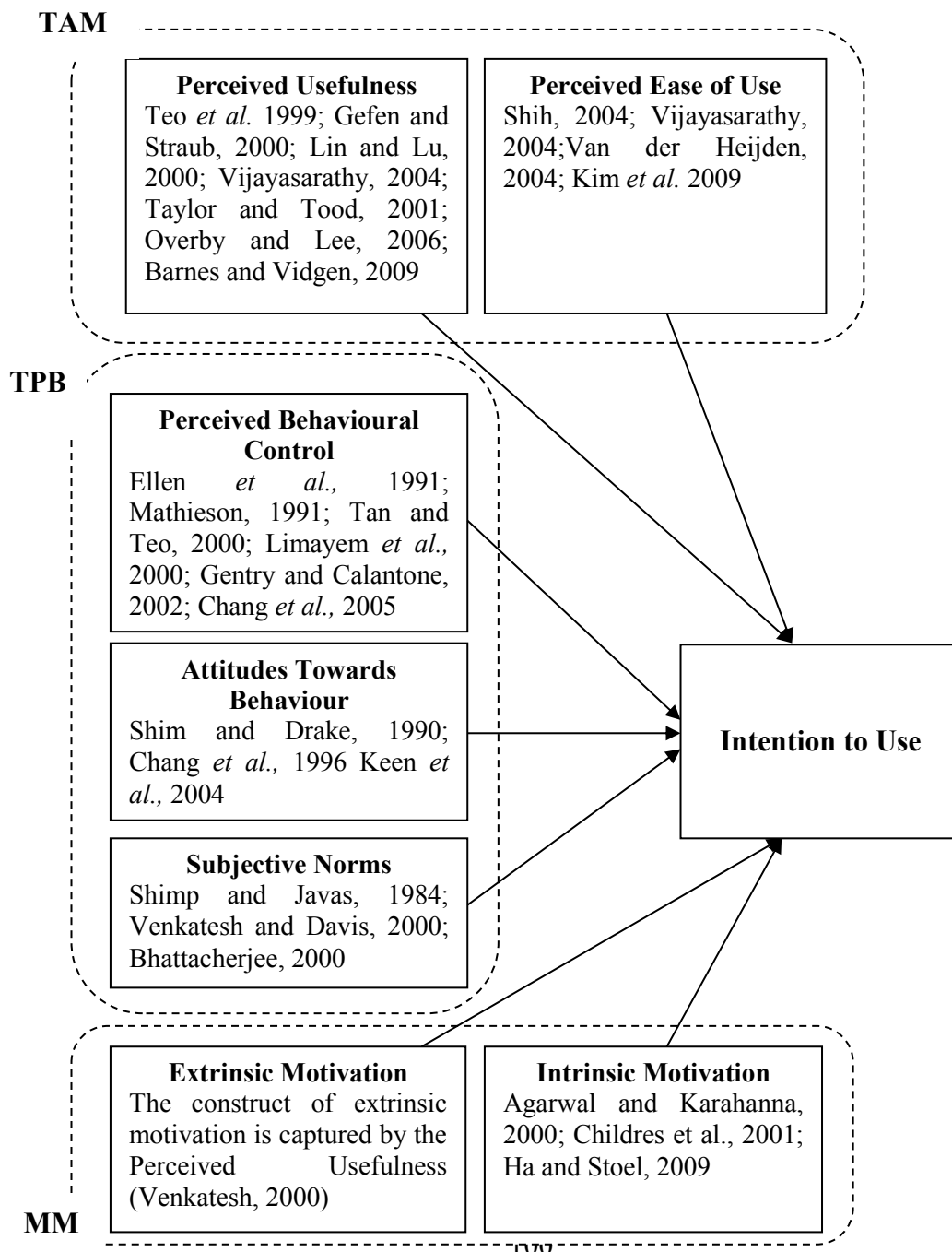
4.1.2.1. Motivational Model (MM)

In addition to the investigation of utilitarian motives driving consumers towards online shopping acceptance, researchers also stress the need to investigate hedonic motivators, as there is strong evidence in the literature that consumers not only perceive the usefulness of the new system but also its playfulness (Venkatesh, 1999; Van der Heijden, 2004; Guo and Barnes, 2009; Close and Kukar-Kinney, 2010; Guo and Barnes, 2011, 2012), and thus not only shop to achieve a desired outcome but also to fulfil a hedonic need for intrinsic enjoyment. Overby and Lee (2006) define hedonic motives as ‘an overall assessment of experiential benefits and sacrifices, such as entertainment and escapism’, all of which can be effectively investigated through the MM.

The MM is built on two constructs: Extrinsic Motivation (EM) and Intrinsic Motivation (IM). EM refers to goal-directed motivation (Venkatesh, 2000) which drives consumers’ attitudes towards the behaviour deriving valued outcome (Teo *et al.*, 1999). Hence, the construct is an equivalent of the PU variable already introduced in TAM (Luo *et al.*, 2011). In contrast to goal-directed EM, IM relates to the perception of pleasure and satisfaction derived from performing behaviour (Vallerand, 1997); hence, it refers to the activity performed for no apparent reinforcement (Teo *et al.*, 1999). Consequently, IM for online shopping refers to ‘an appreciation of the experience’ (Monsuwe *et al.*, 2004), and is defined by Davis *et al.* (1992) as ‘the extent to which the activity of using a specific system is perceived to be enjoyable in its own right, aside from any performance consequences resulting from system use’. Specifically, in this research context, results in perceived enjoyment and fun deriving from online shopping already acknowledge that IM is a strong predictor of consumers’ attitude toward online shopping (Davis *et al.*, 1992; Teo *et al.*, 1999; Childers *et al.*, 2001; Monsuwe *et al.*, 2004; Bruner and Kumar, 2005; Lee *et al.*, 2005; Hassanein and Head, 2007; Ha and Stoel, 2009; Luo *et al.*, 2011).

In sum, this study adopts three intention-based models: TAM, TPB and MM. Simultaneous analysis of the models aims to provide an improved and more comprehensive understanding of cognitive processes related to e-commerce acceptance than each theory considered alone; it is evident that despite the overall explanatory power of the above models, researchers still struggle to identify real, direct motives driving consumers to accept e-commerce platforms (see Figure 11).

Figure 11. TAM, TPB and MM models of e-commerce acceptance. (The referenced studies under each construct suggest the investigation of a significant direct relationship between independent variables and the Intention to Use dependent variable)



Moreover, it is hoped that while testing consumers' attitudes towards e-commerce, identified on the basis of TAM, TPB and MM models, following Douglas and Craig's (1997) research design for conducting cross-cultural research, it will be possible to reach the following objectives of this study:

- (1) Identify factors which encourage consumer's e-commerce acceptance
- (2) Identify factors which discourage consumer's e-commerce acceptance
- (3) Identify factors, which initially seem to prevent consumer's e-commerce acceptance but are ultimately overcome due to a change in culture and/or cultural context.

4.1.3. Research framework and research hypothesis

As indicated above, in order to pursue the objectives of this quantitative study, three intention-based models will be tested, following the research methodology outlined in Chapter 3. In essence, the study aims to simultaneously compare and contrast consumer attitudes towards e-commerce, identified on the basis of TAM, TPB and MM (see Table 12), from two cultural perspectives: native culture (i.e. Polish culture and/or cultural context) and non-native culture (i.e. British culture and/or cultural context).

Table 12. TAM, TPB and MM models and constructs

Model	Constructs	Description
	Dependent Variable: Intention to Use (IUSE)	The degree to which a person wants to perform or not perform some specified behaviour. The stronger the intention, the more likely it is that the behaviour will be performed (Ajzen, 1991)
Technology Acceptance Model (TAM)	Independent Variable: Perceived Usefulness (PU)	The degree to which a person believes that using particular system would enhance his or her job performance (Davis, 1989)
	Independent Variable: Perceived Ease of Use (PEOU)	The degree to which a person believes that using a particular system would be free of effort (Davis, 1989)
Theory of Planned Behaviour (TPB)	Independent Variable: Perceived Behavioural Control (PBC)	The degree to which a person believes that s/he possesses the resources and opportunities necessary to perform the behaviour in question (Chen and Dhillon, 2003)
	Independent Variable: Attitudes Towards	A person's positive or negative feelings about performing the target behaviour (Ajzen, 1991)

	Behaviour (ATB)	
	Independent Variable: Subjective Norms (SN)	The degree to which the individual believes that most people who are important to him/her think that s/he should perform the behaviour in question (Ajzen and Fishbein, 1973)
Motivational Model (MM)	Independent Variable: Extrinsic Motivation (EM)	Relates to the drive to perform a behaviour to achieve a specific goal, see PU in TAM model (Venkatesh, 2000)
	Independent Variable: Intrinsic Motivation (IM)	The extent to which using specific system is perceived to be enjoyable in its own right, aside from performance consequences resulting from system use (Davis <i>et al.</i> , 1992)

While conducting research involving culture, it is crucial to develop explicit hypotheses to understand similarities and differences across cultures. This helps to facilitate an understanding of the cultures being studied as well as their effect on the consumers' behaviour their attitudes, values and beliefs (Dougals and Craig, 1997). Consequently, this study's research hypotheses were carefully developed.

Keeping in mind Penaloza's (1994) definition of acculturation as 'the general movement and adoption to the consumer cultural environment in one country by persons from another country', it is assumed that the 'culti-unit' (i.e. Polish immigrants residing in the UK), which, due to the influence of its native culture (Polish culture and/or cultural context), appears to have a negative attitude towards e-commerce (as identified on the basis of Hofstede's cultural dimensions, see Section 3.3.2), will change those attitudes while being subject to the influence of a non-native culture (i.e. British culture and/or cultural context), which appears to be e-commerce favourable. It is hypothesised that the 'culti-unit' will become more willing to accept e-commerce as its shopping platform. Consequently, the first hypotheses of this study are:

***H1a.** Consumers (i.e. Polish immigrants residing in the UK) change their attitudes towards online shopping when changing the culture they are subject to*

***H1b:** Consumers (i.e. Polish immigrants residing in the UK) have more positive attitudes towards online shopping when in a non-native culture (i.e. British culture and/or cultural context) than their native culture (i.e. Polish culture and/or cultural context)*

Furthermore, as another aim of this research is to identify strong underlying factors driving consumer e-commerce platform acceptance, the propositions of the hypotheses were also developed with consideration of three intention-based models: TAM, TPB and MM. In order to meet the objectives of this research project and assess the change in consumers' attitudes towards e-commerce, all hypotheses were stated in the same positive direction, which allows effective comparison of the research models. In the hypotheses the word 'consumers' refers to Polish immigrants residing in the UK, the phrase 'native culture' refers to Polish culture and/ or cultural context, while the

phase 'non-native culture' refers to British culture and/ or cultural context. The hypotheses are listed below:

Proposition 1 (based on the Technology Acceptance Model)

H2TAMa: Consumers perceive online shopping to be useful while in their native culture.

H2TAMb: Consumers perceive online shopping to be useful while in a non-native culture.

H3TAMa: Consumers perceive online shopping as easy to use while in their native culture.

H3TAMb: Consumers perceive online shopping as easy to use while in a non-native culture.

H4TAMa: The perception of online shopping as easy to use while in their native culture influences consumers' perception of the usefulness of e-commerce

H4TAMb: The perception of online shopping as easy to use while in a non-native culture influences consumers' perception of the usefulness of e-commerce

Proposition 2 (based on the Theory of Planned Behaviour)

H5TPBa: Consumers perceive that they have control over the e-commerce system while in their native culture.

H5TPBb: Consumers perceive that they have control over the e-commerce system in a non-native culture.

H6TPBa: Consumers have positive feelings about online shopping in their native culture.

H6TPBb: Consumers have positive feelings about online shopping in a non-native culture.

***H7TPBa:** Consumers perceive that the reference group thinks that they should shop online in their native culture.*

***H7TPBb:** Consumers perceive that the reference group thinks that they should shop in a non-native culture.*

***H8TPBa:** The perception of consumers that the reference group thinks that they should shop online in their native culture creates positive feelings about e-commerce*

***H8TPBb:** The perception of consumers that the reference group thinks that they should shop online in a non-native culture creates positive feelings about e-commerce*

***H9TPBa:** Positive feelings about online shopping while in their native culture gives consumers a sense of control over e-commerce platforms*

***H9TPBb:** Positive feelings about online shopping while in a non-native culture gives consumers a sense of control over e-commerce platforms*

Proposition 3 (based on the Motivational Model)

***H10MMa:** Consumers perceive online shopping to be enjoyable while in their native culture.*

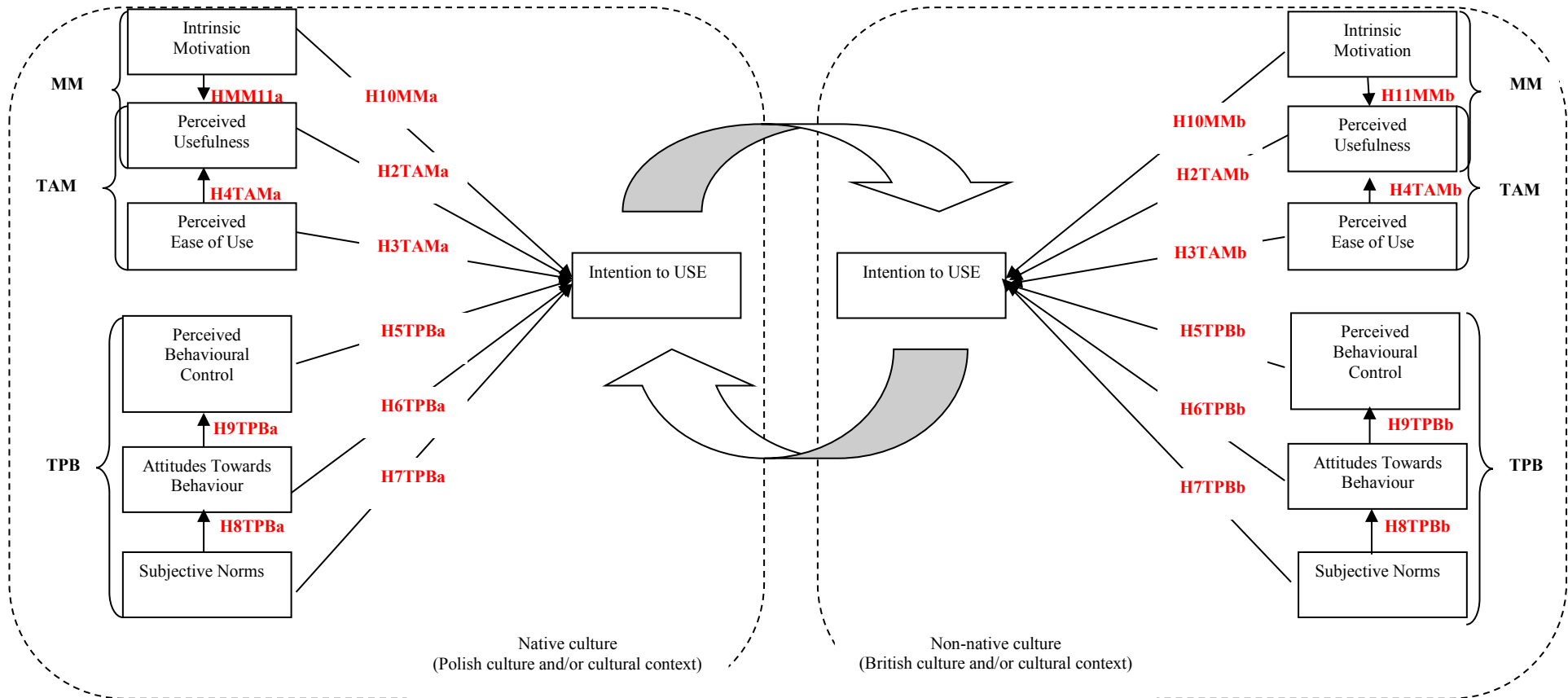
***H10MMb:** Consumers perceive online shopping to be enjoyable while in a non-native culture.*

***H11MMa:** The perception of online shopping being enjoyable while in their native culture gives consumers the sense that e-commerce is useful*

***H11MMb:** The perception of online shopping being enjoyable while in a non-native gives consumers the sense that e-commerce is useful*

The conceptual framework used to test the research hypotheses is presented in Figure 12.

Figure 12. Conceptual framework (MM=Motivational Model, TAM= Technology Acceptance Model, TPB= Theory of Planned Behaviour model)



4.2. Research instrument development

In order to collect the data needed to test hypotheses and the research framework presented in Figure 12, a questionnaire was developed (see Appendix A).

The questionnaire is divided into two parts. The first part, constructed with reference to existing acculturation frameworks, aims to assess the demographic characteristics of respondents and to provide an overview of the effect of a non-native culture on consumer behaviour. The second part of the questionnaire, generated by adopting previously developed items, focuses on evaluating respondents' attitudes towards e-commerce platform acceptance. The constructs, measured on seven-point Likert scale, are adopted from the following studies: Attitudes Towards Behaviour (ATB) and Perceived Behavioural Control (PBC) constructs from the study by Taylor and Todd (1995); Intrinsic Motivation (IM) from research by Venkatesh (2000); Subjective Norms (SN) from Srite and Karahanna (2006); and the constructs of Perceived Usefulness (PU), Perceived Ease of Use (PEOU) and Intention to Use (IUSE) from the study by Yoon (2009). In order to reach the objectives of this study, consumers were asked to assess their attitudes towards e-commerce from the perspectives of native culture and non-native culture, Polish culture and/or cultural context and British culture and/or cultural context, respectively.

In order to ensure a high response rate the questionnaire was translated into the respondents' native language by a professional interpreter (see Appendix B). Additionally, the back-translation method suggested by Green and White (1976) and Deshpande *et al.* (1986) was applied to avoid possible linguistic bias.

4.3 Quantitative data collection and sample size assessment

The quantitative data are collected from responses to the questionnaire, which was distributed to Polish immigrants residing in the East Anglia region, which according to the Office for National Statistics (www.statistics.gov.uk), represents overall migration trend at the time the study was conducted (see Table 13 and Table 14).

Table 13. Minority groups in the UK (Source: Office for National Statistics)

Estimated population of overseas nationals resident in the United Kingdom, by nationality (January 2010 to December 2010). Five most common nationalities			
	Country	Estimate	CI +/-
1.	Poland	555	32
2.	Republic of Ireland	353	26
3.	India	327	25
4.	Pakistan	157	17
5.	United States of America	147	17

Table 14. Minority groups in the East of the UK (Source: Office for National Statistics)

Estimated population of overseas nationals resident in the East of the United Kingdom, by nationality (January 2010 to December 2010). Five most common nationalities			
	Country	Estimate	CI +/-
1.	Poland	46	11
2.	Republic of Ireland	28	9
3.	United States of America	27	9
4.	India	21	8
5.	Italy	16	7

The questionnaires were distributed in two ways. The field version of the questionnaire was delivered in workplaces employing Polish immigrants. The online version (see Appendix C) was posted on Polish online forums and sent through the social media website www.nasza-klasa.pl. Both distribution channels were used to ensure an adequate dataset, in order to address the study objectives in full.

The initial data collection process resulted in 158 questionnaires, of which 155 were identified as usable through data screening process. Forty-five field versions of the questionnaire and 113 online versions were collected. Three questionnaires were invalid, as respondents had failed to provide some demographic information.

After the initial data collection, an appropriate sample size was determined. Clegg (1990) suggests this may be assessed through a statistical method such as power analysis and sample sizes considered appropriate in the same research field.

According to Guo (2009), previous research employing quantitative research methods to investigate online shopping behaviour used samples of between 100 and 300 responses. Consequently, our sample size of 155 responses appears to be adequate in order to investigate the possible effect of acculturation process on consumers' e-commerce acceptance. Additionally, following Clegg's (1990) suggestion, power analysis was calculated in order to evaluate the strength of the correlation between the variables and to ensure that the study would have appropriate power to investigate a possible change in consumers' attitudes towards e-commerce acceptance. Consequently, the power on the basis of 155 responses was calculated using SPSS Statistics 19 (see Table 15). The power of most tested variables is greater than 0.80, which is considered to be statistically significant. The power of PEOU ($\sigma = 0.77$) and SN ($\sigma = 0.60$) from the native culture perspective does not reach the recommended power level; however, as the average power of all items tested from the perspective of native culture is 0.86 and the average power of all items tested from the perspective of non-native culture is 0.98, the null hypothesis can be rejected at 86% and 98% confidence every time the study will be run.

Table 15. Effect size and power analysis (155 responses)

Item	Effect size	Power (σ)	Power at two tailed test $\alpha = 0.05$
Native culture			
PU	1.2253	7.548	0.99
PEOU	0.4742	2.92	0.77
SN	0.6153	3.79	0.94
ATB	0.7053	4.34	0.97
PBC	0.5910	3.64	0.92
IM	0.3923	2.41	0.60
Non-native culture			
PU	1.3222	8.14	0.99
PEOU	1.1397	7.02	0.99
SN	0.6441	3.96	0.96
ATB	0.9317	5.73	0.99
PBC	0.8371	5.15	0.99
IM	0.7948	4.89	0.99

Furthermore, according to MacCallum *et al.* (1996) the power analysis can be effectively calculated on the basis of df and a sample size. Hence, the power calculated on the basis of $df = 153$ and the sample of 155 respondents confirms adequate sample size (see Table 16).

Table 16. Power analysis according to MacCallum *et al.* (1996) (155 responses)

<i>Df</i>	N	Power	
		Close	Not close
153	155	>0.0650 but <0.955	>0.426 but <0.870

It follows that the power calculated on the basis of 155 responses confirms the sample size is sufficient; hence, it will allow effective investigation of consumers' attitudes towards e-commerce acceptance. However, as the test was run at $\alpha = 0.05$ and two items (PEOU and SN tested from the perspective of native culture) did not reach the recommended level of 0.80 (PEOU = 0.77 and SN = 0.60), it was decided to send follow-up messages in order to increase the response rate and improve the power of the measured items.

During the follow-up data collection stage 163 questionnaires were collected, 150 of which appeared to be valid. Fourteen field versions of the questionnaire were collected, seven of which turned out to be completed in full. Of 151 online versions of the questionnaire, 147 were found to be usable. Four responses were found to be invalid, as respondents identified themselves as Polish/German, Polish/British or British; hence, they failed to meet the criterion of unit of analysis selection.

Consequently, a total of 321 respondents participated in the study, of which 305 provided usable responses. In order to investigate whether the power of the measured items improved, the test on the sample of 305 responses was run. The results are presented in Table 17 below.

Table 17. Effect size and power analysis (305 responses)

Item	Effect size	Power (σ)	Power at two tailed test $\alpha = 0.01$
Native culture			
PU	1.189	14.682	0.99
PEOU	0.537	6.640	0.99
SN	0.692	8.551	0.99
ATB	0.806	9.956	0.99
PBC	0.658	8.131	0.99
IM	0.604	7.467	0.99
Non-native culture			
PU	1.168	14.432	0.99
PEOU	0.952	11.762	0.99
SN	0.556	6.870	0.99
ATB	0.997	12.315	0.99
PBC	0.928	11.467	0.99
IM	0.805	9.950	0.99

On the basis of power analysis of the full dataset (305 responses), it can be confirmed that the power improved. The analysis run at $\alpha = 0.01$ gives 99% confidence that the null hypothesis will be rejected every time the study is run, as the power of all tested variables exceeds the recommended level of 0.80, which is considered to be statistically significant.

Furthermore, the power calculated on the basis of df and a sample size, as suggested by MacCallum *et al.* (1996) confirms the above results (see Table 18).

Table 18. Power analysis according to MacCallum *et al.* (1996) (305 responses)

<i>Df</i>	N	Power		
		Close	Not close	Exact
303	305	0.997	0.990	0.993

As the data was collected over two time periods, it is necessary to investigate whether there is any significant difference between the two groups of responses (Armstrong and Overton, 1997; Lambert and Harrington, 1990). Thus, the possible non-response bias must be assessed before the sample can be generalised to the population. This has been effectively done while employing Ferber's (1948-1949) approach as well as statistical tests such as Chi-square test for independence, independent sample *t*-test and ANOVA. The results of non-response bias assessment are presented in Appendix C. After confirming that non-response bias does not exist in the study, the two samples were merged and a full dataset was analysed. Our results are discussed below.

4.4. Quantitative data analysis

In this section the quantitative data will be analysed in order to test the study hypotheses. The data analysis starts with a discussion of the respondents' demographic profile. This is followed by an assessment of the reliability and validity of the measured items, as well as indices of incremental and parsimonious fit. Next, the results confirming that common method bias does not exist in this study are presented. Tests aiming to evaluate Type I and Type II error are presented and discussed in Appendix D. Finally, the results of a Pearson Coefficient test and Structural Equation Modelling (SEM) are provided to test the study hypotheses

4.4.1. Demographic characteristics

Of the 305 usable respondents, 57.0% are female and 43.0% are male. The majority were between 22 and 34 years old (75.1%), 16% were 35- 44 and 7.2 were less

than 21 years of age. Only four informants (1.3%) were over 45 years of age. All respondents appear to be well educated: 59.7% held a secondary school diploma and 38.7% held a university degree; 1.6% of respondents had only primary education.

On the basis of the demographic characteristics it is also clear that the majority of respondents (76.1%) came from urban areas of Poland, with only 23.9% from rural areas, and that they decided to migrate to the UK after 2004, when Poland joined the European Union. According to the analysis, the main reason for migration was economic (73.4%), and nearly all the respondents were in full-time employment (92.8%), with only 7.2% unemployed. They appeared to perform mostly blue-collar work (70.2%), which is below their formal qualifications. Only 30% of respondents believed their work to fall into the 'white-collar' category. Finally, more than half of the respondents confessed that despite having full-time employment they wanted to return to Poland (57.4%); 42.6% wanted to settle in the UK.

Respondents revealed that they work (77.4%) and live (78.4%) with other Polish immigrants. Moreover, they maintain friendships with people of Polish origin while living in the UK (64.9%). They confirmed that they also work with British people (98.0%) and are supervised by a person of British origin (89.5%). However, they confess that work is their only means of contact with British people, as they do not maintain friendships with British nationals while living in the UK (78.0%).

From the demographic characteristics it is clear that Polish immigrants maintain strong contacts with Polish culture while in the UK; all of them keep in touch with family and friends who live in Poland (99.3%); they also celebrate Polish holidays (92.5%) and travel back to Poland at least once a year.

Respondents confirmed that their mother tongue is Polish, and that they use it on a daily basis. However, some also used English in daily communication; 74.1% confirmed that they use both Polish and English on a daily basis. 97.7% of respondents indicated that they have some English language skills; however, only 2.6% confirmed that their English is good or very good.

Participants' English language skills appeared to be directly related to their familiarity with British institutions. Only 13.4% respondents confirmed that they are familiar or very familiar with British institutions. Nevertheless, despite their rather poor language skills and lack of familiarity with institutions, most immigrants revealed that they do not feel any form of discrimination. Only 3.3% admitted to feeling some form

of discrimination while living in the UK. While living in the UK, respondents watched Polish and English TV (31.8%), Polish TV only (33.8%) or English TV only (22.0%). A similar trend is observed with reference to browsing websites and reading newspapers.

It became evident that Polish immigrants shop in a variety of places including supermarkets, local and ethnic shops and online shopping websites. While shopping online they mainly use personal computers (84.3%) or a computer and/or smartphone (9.8%). Only 5.9% stated that they do not shop online. Hence, it seems the respondents have adequate knowledge and/or experience to contribute to the study objectives of evaluating whether online shopping consumers are subject to acculturation. Full demographic characteristics for respondents are presented in Table 19 below.

Table 19. Demographic characteristics-phase I

	Value	Frequency	Percept
Ethnicity	Polish	305	100%
Gender	Female	174	57.0%
	Male	131	43.0%
Age	21 and under	22	7.2%
	22-34	230	75.1%
	35-44	49	16.0%
	45-54	4	1.3%
	55-64	0	0.0%
	65 and over	0	0.0%
Education	Primary school	5	1.6%
	Secondary school	182	59.7%
	Higher Education	118	38.7%
Native Country Residence	Urban	232	76.1%
	Rural	73	23.9%
Arrival to the UK	2001-1997	6	1.8%
	2006-2002	143	46.8%
	2012-2007	156	51.2%
Reason for migration	Economic	224	73.4%

	Educational	33	10.8%
	Other	48	15.7%
Intention to return to Poland	Yes	175	57.4%
	No	130	42.6%
Employment	Yes	283	92.8%
	No	22	7.2%
Social Status	Blue-collar worker	214	70.2%
	White-collar worker	91	29.8%
Work with Polish immigrants	Yes	236	77.4%
	No	69	22.6%
Supervisor of Polish origin	Yes	32	10.5%
	No	273	89.5%
Other Polish immigrants in the household	Yes	239	78.4%
	No	66	21.6%
Friendship with Polish immigrants	Yes	198	64.9%
	No	107	35.1%
Work with British people	Yes	299	98.0%
	No	6	2.0%
Friendship with British people	Yes	67	22.0%
	No	238	78.0%
Perceived discrimination	1-Not discriminated against	96	31.5%
	2	86	28.2%
	3	55	18.0%
	4	40	13.1%
	5	18	5.9%
	6	7	2.3%
	7-Strongly discriminated against	3	1.0%

Contact with family in Poland	Yes	303	99.3%
	No	2	0.7%
Frequency of visits to Poland	0 times a year	11	3.6%
	1-2 times a year	179	58.7%
	2-3 times a year	83	27.2%
	3-4 times a year	24	7.9%
	5 and more times a year	8	2.6%
Celebration of Polish holidays	Yes	282	92.5%
	No	23	7.5%
Mother language	Polish	303	99.3%
	Other	2	0.7%
Language used on a daily basis	Polish	51	16.7%
	English	25	8.2%
	Polish and English	226	74.1%
	Other	3	1.0%
English language skills	Yes	298	97.7%
	No	7	2.3%
Assessment of English language skills	1-Very good	3	1.0%
	2	5	1.6%
	3	29	9.5%
	4	89	29.2%
	5	66	21.6%
	6	61	20.0%
	7-Very bad	52	17.0%
Familiarity with British institutions	1-Very familiar	10	3.3%
	2	34	11.1%
	3	42	13.8%
	4	61	20.0%
	5	57	18.7%
	6	65	21.3%

	7-Not familiar	36	11.8%
Media use: TV	Polish TV	103	33.8%
	English TV	67	22.0%
	Polish and English TV	97	31.8%
	None	38	12.5%
Media use: the Internet	Polish websites	45	14.8%
	English websites	10	3.3%
	Polish and English websites	250	82.0%
Media use: newspapers	Polish newspapers	31	16.7%
	English newspapers	57	18.7%
	Polish and English newspapers	138	45.2%
	None	59	19.3%
ICT possession	Computer	153	50.2%
	Smartphone	2	0.7%
	Computer and Smartphone	150	49.2%
Shopping	Supermarkets	32	10.4%
	Ethnic shops	5	1.6%
	Local shops	2	0.7%
	Online shops	0	0.0%
	All above	266	87.2%
Means of online shopping	Computer	257	84.3%
	Smartphone	0	0.0%
	Computer and Smartphone	30	9.8%
	None	18	5.9%

4.4.2. Reliability and validity of measured items

To assess the psychometric properties of scale, tests of validity and reliability were performed through SPSS Statistics 19 software. The following tests were run: Cronbach's Alpha test, which aims to confirm the reliability of variables of all measured items, Composite Reliability (CR), Average Variance Extracted (AVE) and factor loadings, all of which are designed to confirm the validity of each variable. The test results are discussed below.

Cronbach's Alpha test confirms that of the reliability of all measured items meet the guidance exceeding the required 0.70 level, with the exception of IUSE item assessed from the perspective of native culture (see Table 20). However, as the item is in a short range of recommended 0.70 level (IUSE.PL=0.690) a reasonable reliability of the measured items is confirmed.

Table 20. Cronbach's Alpha test-phase I

Cronbach's Alpha (recommended minimum value > 0.70)	Native culture	Non-native culture
IUSE	<i>0.690</i>	0.735
PU	0.864	0.918
PEOU	0.925	0.963
SN	0.822	0.732
ATB	0.930	0.958
PBC	0.871	0.930
IM	0.938	0.933

Composite Reliability (CR) and Average Variance Extracted (AVE) were tested to confirm the validity of each study (see Table 21 and Table 22, respectively). The tests reveal that most of the items meet the recommended AVE value (>0.50) and CR value (>0.60), apart from IUSE assessed from the perspective of native culture. However, as the AVE and CR values of IUSE items are in a short range of acceptable minimum

values (AVE = 0.468 and CR = 0.553), the reasonable validity of all items seems to be confirmed.

Table 21. Composite reliability (CR) test-phase I

Composite Reliability (CR) (recommended minimum value >0.70, acceptable value >0.60)	Native culture	Non-native culture
IUSE	0.553	0.665
PU	0.800	0.889
PEOU	0.905	0.958
SN	0.794	0.757
ATB	0.914	0.953
PBC	0.820	0.909
IM	0.927	0.922

Table 22. Average variance extracted (AVE) test-phase I

Average Variance Extracted (AVE) (recommended minimum value >0.50)	Native culture	Non-native culture
IUSE	0.468	0.548
PU	0.618	0.733
PEOU	0.759	0.868
SN	0.726	0.692
ATB	0.774	0.856
PBC	0.688	0.805
IM	0.836	0.827

Item validity is considered acceptable if factor loadings of measured items exceed the recommended level of 0.50, and ideally 0.70. Most items (see Appendix E) meet the guideline, exceeding the desired level of 0.70; two items (IUSE1PL and IUSE3PL) exceed the recommended 0.50 level and one item (IUSE3UK) does not meet the recommended value of 0.50, in all models tested from the perspective of non-native culture. However, as the IUSE3UK item is in a short range of acceptable 0.50 level (IUSE3UK = 0.42 in TAM, IUSE3UK = 0.41 in TPB, IUSE3UK = 0.42 in MM assessed from the perspective of non-native culture), a reasonable validity of measured items appears to be confirmed on the basis of factor loadings.

4.4.3. Statistics for indices of fit

In order to determine model fitness, the following indices are examined: Chi-squared (χ^2), degrees of freedom (df), Chi-squared/degrees of freedom (χ^2/df), the goodness of fit index (GFI), the average goodness of fit index (AGFI), the root mean square error of approximation (RMSEA), the comparative fit index (CFI), the Tucker Lewis index (TLI), the parsimony normed fit index (PNFI) and the parsimony goodness of fit index (PGFI).

According to Bagozzi and Yi (1988), Browne and Cudeck (1993), Arbuckle and Wothke (1999), Byrne (2001), Hoang *et al.* (2006) and Hair *et al.* (2010), the model and the data have good fit if $\chi^2/df \leq 3$, $GFI \geq 0.90$, $AGFI \geq 0.90$, $RMSEA \leq 0.08$, $CFI \geq 0.90$, $TLI > 0.90$, $PNFI \geq 0.5$ and $PGFI \geq 0.5$. In all tested models, items of means of absolute fit meet the standard, with the exception of χ^2/df in the TAM model, assessed from the perspective of native culture and non-native culture, as well as the TPB and MM models, assessed from the perspective of non-native culture, where χ^2/df exceeds 3.0, which seems to be due to the fact that the χ^2 is subject to the limitation of the sample size (Iacobucci, 2010). Apart from χ^2/df , however, all indices meet the guidelines in all tested models; hence, it can be stated that the overall fitness of all tested models is confirmed (Tables 23-25).

Table 23. Statistics for indices of fit- TAM model-phase I

TAM	Desired values	Native culture	Non-native culture
Chi-Squared (p>0.50)	p>0.50	168.575	161.371
Degrees of freedom (>0)	>0	41	41
Chi-Squared/degrees of freedom (<3.0)	<3.0	4.112	3.936
GFI	>0.90	0.905	0.914
AGFI	>0.09	0.847	0.862
REMSEA	<0.80	0.101	0.098
CFI	>0.90	0.940	0.963
TLI	>0.90	0.920	0.951
PNFI	>0.50	0.688	0.709
PGFI	>0.50	0.562	0.568

Table 24. Statistics for indices of fit- TPB model- phase I

TPB	Desired values	Native culture	Non-native culture
Chi-Squared (p>0.50)	p>0.50	145.919	163.911
Degrees of freedom (>0)	>0	49	49
Chi-Squared/degrees of freedom (<3.0)	<3.0	2.979	3.345
GFI	>0.90	0.926	0.920
AGFI	>0.09	0.883	0.872
REMSEA	<0.80	0.081	0.088
CFI	>0.90	0.959	0.966
TLI	>0.90	0.944	0.954
PNFI	>0.50	0.698	0.707
PGFI	>0.50	0.582	0.578

Table 25. Statistics for indices of fit- MM model-phase I

MM	Desired values	Native culture	Non-native culture
Chi-Squared (p>0.50)	p>0.50	87.165	82.052
Degrees of freedom (>0)	>0	32	32
Chi-Squared/degrees of freedom (<3.0)	<3.0	2.724	2.564
GFI	>0.90	0.945	0.951
AGFI	>0.09	0.905	0.915
REMSEA	<0.80	0.075	0.072
CFI	>0.90	0.971	0.980
TLI	>0.90	0.959	0.971
PNFI	>0.50	0.550	0.688
PGFI	>0.50	0.550	0.553

4.4.4. Common method bias test

Podsakoff *et al.* (2003) believe that common method variance is a potential problem in behavioural research, as it appears to be a source of measurement error leading to potentially misleading research findings. Therefore, to avoid misleading conclusions, techniques for common method bias as recommended by Podsakoff *et al.* (2003) are introduced.

Protecting respondent anonymity and reducing evaluation apprehension are techniques that need to be used in reducing method bias (Podsakoff *et al.*, 2003). The respondents were therefore informed about the anonymity of their responses. They were also asked to mark the answer that they consider correct and appropriate, ensuring at the same time the honesty of each response.

All hypotheses were stated in a positive direction. Furthermore, all items adopted from previous e-commerce acceptance studies were stated clearly, avoiding ambiguity, social desirability and demand characteristics items. Lastly, respondents were carefully selected. All were Polish immigrants residing in the East Anglia region

of the UK which reflecting overall migration trend ensures that they have relevant knowledge to answer the survey questions.

Additionally, in order to test for possible bias a statistical test by SPSS Statistics 19 was run. Harman’s single factor test was run in SPSS 19 to confirm that bias does not exist in the study. In Harman’s test, one factor explains less than 50% of the variance; hence, it is confirmed that bias does not exist in the study.

4.4.5. Pearson Correlation Coefficient test

On the basis of the above analyses it is confirmed that the quantitative study dataset is highly reliable, and thus can be used to fully address the study objectives. In order to test the study hypotheses the Pearson Correlation Coefficient test was run first (see Table 26). This preliminary test aims to simultaneously compare and contrast the variables of three intention-based models (TAM, TPB and MM) from the perspective of two cultures: native culture (i.e. Polish culture and/or cultural context) and non-native culture (i.e. British culture and/or cultural context).

Table 26. Pearson Correlation Coefficient test – phase I

	Correlation level	
	Native culture	Non-native culture
Technology Acceptance Model		
PU	0.583	0.683
PEOU	0.287	0.578
Theory of Planned Behaviour		
SN	0.426	0.334

ATB	<i>0.394</i>	<i>0.599</i>
PBC	<i>0.299</i>	<i>0.557</i>
Motivational Model		
IM	<i>0.350</i>	<i>0.557</i>

The Pearson Correlation Coefficient test confirmed high correlation of all variables. Moreover, the test revealed significant differences between both studies hence the effect of acculturation process on consumers' in their acceptance of e-commerce platform occurs and thus supporting H1a. The Pearson Correlation Coefficient test shows that respondents have more favourable attitudes towards e-commerce while evaluating their shopping intentions from the perspective of their non-native culture (i.e. British culture and/or cultural contest) than from the perspective of their native culture (i.e. Polish culture and/or cultural contest). Thus, H1b is also supported.

According to the test results, the change of consumers attitudes at or above 0.2 level is observable in reference to the following variables: PEOU, ATB, PBC and IM. This suggests that immigrants perceive online shopping to be easier when assessed from the perspective of a non-native culture than when assessed from the perspective of their native culture. Consequently, ***H3TAMa*** is rejected, while ***H3TAMb*** is supported. Respondents seem to have more positive attitudes towards online shopping when assessed from the perspective of non-native culture than when assessed from the perspective of their native culture. Hence, ***H6TPBa*** is rejected and ***H6TPBb*** is supported. Furthermore, from the perspective of non-native culture they also believe to have resources to shop online and greater control over their behaviour in the online environment (***H5TPBb*** is supported), resulting in greater enjoyment derived from online shopping when in Britain (***H10MMb*** is supported).

The test revealed that even after changing their cultural environment, immigrants still appeared to be under the strong influence of their reference group based in Poland (***H7TPBa*** is supported, while ***H7TPBb*** is rejected). This may be because the immigrants still maintained strong relations with their friends and relatives living in Poland, and had not established such strong relationships in the UK. Hence, the

influence of the reference group may be directly related to the duration of contact and the strength of relationship with the reference group.

Lastly, it is evident that immigrants perceive online shopping to be useful both in Polish and British cultures and/or cultural contexts; hence *H2TAMa* and *H2TAMb* are supported. Immigrants believe that e-commerce technology is more useful in their non-native culture than in their native culture. However, this difference is not as significant as that observed with regard to the PEOU, ATB, PBC and IM variables.

Consequently, the Pearson Correlation Coefficient test revealed that the effect of acculturation process on consumers' acceptance of e-commerce exists, as consumers change their attitudes towards e-commerce while they change the culture and/or cultural context they are subject to. The consumers appeared to change their attitudes towards online shopping in terms of Perceived Ease of Use, Attitudes Towards Behaviour, Perceived Behavioural Control and Intrinsic Motivation.

4.4.6. Structural Equation Modelling (SEM)

In order to verify the results of the Pearson Correlation Coefficient test and reveal the motives behind consumers' e-commerce acceptance, SEM was employed. According to Cheong and Leckenby (2004), SEM is a very useful tool in revealing interdependence relationships between variables, due to its ability to deal with complex relationships between variables. It appears to be reasonable, therefore, to confirm findings of the Pearson Correlation Coefficient test through SEM.

Hence, three intention-based models (TAM, TPB and MM) are separately tested from two cultural perspectives. Thus, six models in total are built using SPSS Amos 19. The models are tested through SEM to verify causal relationships among variables in each model, on the basis of which path's significance was assessed. The summary of the path coefficient analysis results is presented below (see Table 27). The path coefficient is considered to be significant at or above the required 0.05 level.

Table 27. SEM – phase I

		Native culture	Supported	Non-native culture	Supported
Technology Acceptance Model					
H2TAMa/b	PU -> IUSE	0.687***	YES	0.567*	YES
H3TAMa/b	PEOU -> IUSE	-0.141	NO	0.071***	YES
H4TAMa/b	PEOU -> PU	0.593***	YES	0.754***	YES
Theory of Planned Behaviour					
H5TPBa/b	PBC -> IUSE	0.030	NO	0.147*	YES
H6TPBa/b	ATB -> IUSE	0.231*	YES	0.387*	YES
H7TPBa/b	SN -> IUSE	0.309***	YES	0.062**	YES
H8TPBa/b	SN -> ATB	0.409*	YES	0.487*	YES
H9TPBa/b	ATB -> PBC	0.837***	YES	0.881**	YES
Motivational model					
H10MMA/b	IM -> IUSE	-0.033	NO	0.102*	YES
H11MMA/b	IM -> PU	0.610**	YES	0.738***	YES
	PU -> IUSE	0.612***	YES	0.551***	YES

* $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

As can be seen from the above analysis, the results of the Pearson Correlation Coefficient test are confirmed with reference to the following variables: PEOU, PBC and IM. These appear to be factors which initially prevent consumers from accepting e-

commerce (due to the effect of culture and/or cultural context), yet can be overcome once consumers change cultural settings; thus, H1a is supported. Moreover, it appears that consumers' attitudes towards e-commerce are more positive when assessed from the perspective of a non-native culture than from the perspective of their native culture; hence, H1b is also supported.

On the basis of path coefficients of the causal relationships between the constructs of each study, it is evident that the consumers realise the usefulness of e-commerce from the perspective of both native and non-native culture, as the correlation path between PU and IUSE in both studies is found to be significant. Thus, **H2TAMa** and **H2TAMb** are supported. Similarly, it was revealed that consumers have equally positive attitudes towards online shopping from within both cultures. In both studies a path measuring the relationship between ATB and IUSE is found to be significant, supporting **H6TPBa** and **H6TPBb**. Moreover, the relationship between ATB and PBC is also highly significant in both studies (**H9TPBa** and **H9TPBb** are supported). Lastly, the relationship between SN and IUSE is significant from both perspectives, supporting **H7TPBa** and **H7TPBb**.

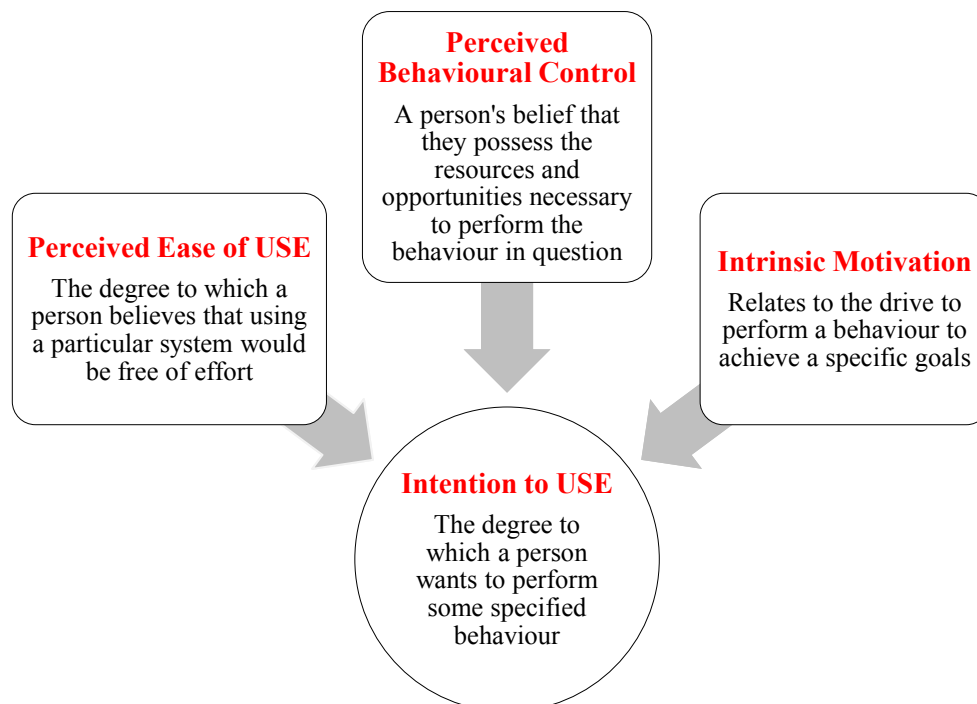
It appears the consumers' perception of ease of use of e-commerce and consumers' perception of playfulness online shopping website have positive effect on perception of its usefulness as the path coefficients between PEOU and PU and between IM and PU are significant in both cultures. Thus, **H4TAMa** and **H4TAMb** are supported, as are **H11MMa** and **H11MMb**. Similarly, the consumers' reference group seems to positively affect consumers' attitudes towards e-commerce in both Polish and British culture and/or cultural context, as a significant path coefficient was revealed between SN and ATB in native and non-native cultures. Thus, **H8TPBa** and **H8TPBb** are supported.

SEM confirms that significant differences exist in terms of factors driving consumers' attitudes towards e-commerce, indicating that there is some effect of acculturation process on such acceptance. It appears that from the perspective of non-native culture consumers perceive that they have greater control over the system, as the path coefficient between PBC and IUSE is found to be significant when measured from the perspective of their non-native culture (**H5TPBb** is supported), and insignificant (**H5TPBa** is rejected) when measured from the perspective of the culture to which consumers subscribe. Similarly, it appears that consumers believe that the system is easy to use from the perspective of non-native culture (**H3TAMb** is supported), which is

not the case from the perspective of Polish culture and/or cultural context (*H3TAMa* is rejected). The causal relationship between PEOU and IUSE assessed from the perspective of native culture is found to be insignificant and significant when assessed from the perspective of non- native culture. Furthermore, from the perspective of British culture and/or cultural context, consumers seem to enjoy using online shopping websites more (*H10MMb* is supported) than from the perspective of Polish culture and/or cultural context (*H10MMa* is rejected), the path assessed from perspective of native culture appears to be insignificant while assessed from the perspective of non-native culture it is significant.

The change in attitudes towards e-commerce acceptance from the perspective of respondents’ native and non-native culture is observed in terms of Perceived Ease of Use, Perceived Behavioural Control and Intrinsic Motivation (see Figure 13). Thus, there is some effect of acculturation process on consumers’ acceptance of e-commerce platform. The observed phenomenon; however, needs to be explained through follow-up qualitative study in order to understand deep underlying motives of the observed effect and reveal factors facilitating its occurrence.

Figure 13. The effect of the acculturation process



4.5. Discussion

There are three objectives of this quantitative study:

- (1) To identify factors which encourage consumer's e-commerce acceptance
- (2) To identify factors which discourage consumer's e-commerce acceptance,
- (3) To identify factors which initially seem to prevent consumer's e-commerce acceptance but can be overcome due to a change in culture and/or cultural context.

In order to address the above research objectives, data was collected from a sample of 305 Polish immigrants residing in the UK, specifically in East Anglia. Respondents' attitudes towards e-commerce were assessed using three intention-based models. The models, namely the Technology Acceptance Model, the Theory of Planned Behaviour model and the Motivational Model, are separately tested and then simultaneously compared and contrasted from perspectives of respondents native and non-native cultures (Polish culture and/ or cultural contexts and British culture and/ or cultural contexts, respectively). This comparison made it possible to meet the objectives of this study, and confirm there is some effect of acculturation process on consumers' attitudes towards e-commerce.

On the basis of direct comparison of consumers' attitudes towards e-commerce from perspectives of two cultures it is clear that consumers are subject to some influence of non-native culture. They became more favourable towards e-commerce in British culture than they were in Polish culture, demonstrating that the effect of acculturation process led to increased e-commerce acceptance.

It is evident that consumers recognise the usefulness of e-commerce both from the perspective of their native culture and from the perspective of non-native culture and hence their attitudes towards e-commerce are equally positive. However, it seems that they believe that it is easier to shop online while being subject to a non-native culture rather than their native culture, which may be directly related to their perception of control over the e-commerce platform. Consumers believe that they have greater control over the system in a non-native culture than in their native culture. Moreover, they also believe that in non-native culture e-commerce website provides more intrinsic motivation, which is not the case in their native culture.

This research shows that consumers have more positive attitudes towards e-commerce in their non-native culture than in their native culture. Thus, following the underlying theory of intention-based models that attitudes influence intentions and that result in actual behaviour. It appears obvious that consumers having more favourable attitudes towards e-commerce in their non-native culture have greater propensity to accept e-commerce and shop online in the UK than in Poland. This however will have to be verified in the follow up study.

In sum, the study contributes to the theory and practice revealing that the effect of acculturation process on consumers' acceptance of e-commerce exists; a change in attitude towards e-commerce became evident after consumers moved into a new culture and/or cultural context, which is perceived to be e-commerce favourable. This is the first revealing such a change.

Through the course of the study it was shown that the consumers recognise the usefulness of e-commerce, and in general have a more positive attitude towards it. On the basis of direct comparison of two cultures; e-commerce unfavourable native culture (i.e. Polish culture and/ or cultural context) and e-commerce favourable non-native culture (i.e. British culture and/ or cultural context) it was revealed that the real reason behind consumers' e-commerce platform acceptance or rejection lies in how easy they find the system, and how much control they believe they have over it, as well as the resultant intrinsic motivation deriving from successful use of e-commerce platform. Hence, perceived ease of use and perceived control over the e-commerce system, as well as perception of playfulness and enjoyment deriving from the e-commerce platform, appear to be factors requiring close investigation, as they seem to be real motives driving consumers' e-commerce acceptance. Such an investigation requires subsequent qualitative study which will provide not only in-depth understanding of the revealed effect of the acculturation process on consumers in their e-commerce platform acceptance but also which will assess the consequences of such effect. All of which will be explored in Chapter 5, an overlapping phase of this transformative sequential research project.

Chapter 5. Overlapping phase - Qualitative investigation

This qualitative study set out to provide in-depth understanding of the effect of the acculturation process on consumers' acceptance of e-commerce. In essence, this study aims to accomplish two goals. First, through this qualitative study we aim to confirm our quantitative study findings while investigating factors, which truly drive consumer's e-commerce acceptance as well as factors which initially seem to prevent consumers from e-commerce acceptance but can be reversed through a change in culture and/or cultural context. Such a change is accounted as the effect of acculturation process. Second, this qualitative study aims to investigate factors that facilitate the effects of acculturation process on consumers' acceptance of e-commerce. Identified factors, in the context of current literature, will serve as a basis upon which a new research framework will be developed and subsequently tested in the last phase of this research project.

In order to meet the objectives of this study, case studies based on semi-structured interviews are carried out. The qualitative investigation follows Douglas and Craig's (1997) recommendations for conducting cross-cultural research, as discussed in Section 3.3.1. Hence, consumers' attitudes towards e-commerce will be compared and contrasted from the perspective of two cultures; consumers' native culture (i.e. Polish culture and/or cultural context) and non-native culture (i.e. British culture and/or cultural context).

This chapter is organised as follows. In Section 5.1, procedures employed in the qualitative investigation are described. In Section 5.2, demographic characteristics of the informants are discussed. Section 5.3 presents the initial research findings, which are later placed in the context of current literature. In Section 5.4, factors facilitating the effect of acculturation process of consumers' acceptance of e-commerce are revealed and mapped against existing literature. Section 5.5 aims to confirm the quantitative study findings. Finally, Section 5.6 presents the new research framework and hypothesis.

5.1. Qualitative research procedure

According to Merriam (2009), when applying a case study approach, researchers should not focus on the number of case studies but rather on developing insight into the phenomena under investigation and understanding the dynamics underlying the theoretical relationships between observed themes and patterns. Consequently, researchers should focus on obtaining ‘theoretical saturation’ (Robson, 2002), a phase of qualitative research in which case studies are carried out until no new insights emerge.

In order to develop such new insights into the effect of acculturation process on consumers’ acceptance of e-commerce platform, in-depth semi-structured interviews were carried out. The interviews were conducted over a period of four months. The participants of this study were selected according to the guidelines provided in Section 3.3.2. Specifically, Polish immigrants residing in the East Anglia region of the UK were recruited to take part in the study, as it was proven in prior quantitative investigation that they had sufficient knowledge and/or experience to fully explore the phenomena under investigation.

The participants for the qualitative study were recruited in a number of ways. Initially, an invitation (see Appendix F (English version) and Appendix G (Polish version)) was sent to respondents who, while taking part in the prior quantitative study, indicated their willingness to participate in the follow-up study and provided their contact details (email address). Five informants confirmed their willingness to take part in the qualitative investigation. Five participants were also recruited during face-to-face meetings at ethnic cultural events. Flyers were posted in ethnic shops, but no participants were recruited in this way. Four participants were recruited through online forums set up for Polish nationals residing in East Anglia. After initial sampling, a phase of snowball sampling was employed, in which recruited informants were asked to recommend other possible participants. This recruitment strategy was the most effective, resulting in eleven participants. Overall, the recruitment process resulted in twenty-five interviews, which later proved to be a sufficient number to reach theoretical saturation.

In the process of collecting qualitative data an effort was made to provide interviewees with a suitable interview environment that they found comfortable and convenient. The interviews therefore mostly took place in participants' houses (eighteen interviews); six other interviews took place at the University of East Anglia, and one interview was conducted in a restaurant.

In addition to providing a comfortable and convenient environment in order to reduce fear factor and establish trust, interviewees were offered the possibility of conducting the interview either in Polish (their native language) and/or English. All the interviewees indicated their willingness to use Polish as a means of communication during the interview. Each interview lasted approximately 40 minutes. With the participants' permission, all the interviews were audio recorded. The interviews were then transcribed and translated into English prior to analysis. NVivo 21 software is used in analysing the qualitative data. Initial analysis involves data coding according to emerging themes. The themes are then later mapped against the current literature, which allows for the building of a research model.

Each interview began with an introduction by the researcher and a brief overview of the aims of the study. Once introduced to the study and its aims, interviewees were informed that they can withdraw from the study at any time. They were also assured of their anonymity and the confidentiality of their interview data. Finally, participants were asked to sign a consent form that had been translated into Polish (see Appendix H (English version) and Appendix I (Polish version)).

During the interview, participants were asked to introduce themselves and provide some demographic information, on the basis of which their demographic profiles were assessed and the main criteria for sample selection for this study confirmed. Following confirmation that they identified as Polish nationals living in the UK, the interview focused on an exploration of attitudes towards e-commerce platforms from the perspective of their native culture and from the perspective of the non-native culture. In essence, informants were asked to compare and contrast their views about e-commerce from two perspectives, Polish culture and/or cultural context and British culture and/or cultural context, which represent their native culture and their non-native culture, respectively. During the data collection process, certain references were made to factors potentially encouraging and/or discouraging consumers' acceptance of e-

commerce. These factors were identified in accordance with the Technology Acceptance Model (TAM), the Theory of Planned Behaviour model (TPB) and the Motivational Model (MM), and were an aid to structuring the discussion. The interview script is provided in Appendix J.

5.2. Demographic characteristics

In total, 25 Polish nationals currently residing in the UK took part in the qualitative study: 13 were male and 12 were female. All identified themselves as Polish nationals, confirming during the interview that they resided (either permanently or temporarily) in the UK. Therefore, all informants met all of the sample selection criteria.

The interviewees were mostly in their mid 20s and early 30s, apart from Krzysztof, who was in his 40s, and Kazimierz, who was in his 50s. All informants came to the UK after 2004, when Poland joined the European Union. The longest period of residence was eight years; the shortest was three years. The majority of interviewees revealed that they had arrived in the UK in search of new job opportunities, which they hoped would improve their standard of living. Four female interviewees confessed that they had decided to leave Poland and move to the UK to join their partner. Three participants stated that they came to the UK for educational reasons rather than for any personal or economic reason. Two participants reported that they had decided to migrate to the UK out of 'curiosity'.

All interviewees confirmed that they had received some form of help and support upon arrival from their compatriots residing in the UK, including relatives and friends. These were also the initial reference groups through which the interviewees developed networks of other Polish nationals based in the UK. Some informants revealed that they also interacted with British nationals, and some described their immediate reference group as 'international', indicating that they maintained friendships not only with Polish immigrants residing in the UK but also with individuals of other nationalities.

Finally, informants stated that they continued to practice Polish culture while living in the UK, though some revealed that they happily adopted some elements of British culture. The full demographic profile of the interviewees is shown in Table 28.

Table 28. Demographic characteristics – overlapping phase () indicates approximate age

	Name	Gender	Age	Arrival date	Reason for migration	Help received?	Occupation before migration	Occupation after migration	Main reference group	Polish culture maintained?	British culture adopted?
1	Max	Male	34	2005	To improve standard of living	Yes – from father-in-law	Advertising agency worker	Technical director in a small factory	Polish	No	No
2	Edyta	Female	(30)	2006	To join partner	Yes – from husband	Pharmacy student	On maternity leave/factory worker	Polish	Yes	Some
3	Zosia	Female	(30)	2007	Curiosity	Yes – aunt	Microbiology student	Biomedical scientist	English	Yes	No
4	Weronika	Female	26	2010	To join partner	Yes – partner	Geography student	Factory worker	Polish/English	Yes	No

5	Szczepan	Male	27	19 th May 2005	Personal reasons	Yes – cousin	High school student	Psychiatric hospital worker	Polish/English	Yes	No
6	Violetta	Female	(30)	2007	To improve economic status	Yes – sister	Advertising agency worker	Factory worker	Polish/ International	Yes	No
7	Sylwia	Female	26	2010	To join partner	Yes – husband	Intern in a medical centre	Factory worker	Polish	Yes	No
8	Damian	Male	29	2007	To improve life prospects	Yes – father- in-law	Factory worker	Factory worker	Polish	Yes	Yes
9	Olimpia	Female	30	2007	To improve standard of living	Yes – father	Sales assistant	Team leader in a factory	Polish/ International	Yes	Yes
10	Daniel	Male	37	2006	To improve economic situation	Yes – a friend	Construction worker	Sawmill worker	Polish	Yes	No
11	Joanna	Female	27	2009	To improve economic situation	Yes – sister	Across-border migration management student	Factory worker	Polish	No	Yes
12	Krzysztof	Male	(40)	2007	To improve standard of	Yes – friend	Sales manager at telecommunication	Manager in a factory	Polish	Yes	No

					living		company				
13	Malgorzata	Female	28	2006	To join partner	Yes – partner	High school student	Unemployed	Polish	Yes	Yes
14	Piotr B	Male	(30)	2005	To improve economic situation	Yes – father	Vocational school student	Factory worker	Polish	Yes	Yes
15	Kazimierz	Male	(50)	2005	To improve standard of living	Yes – friend	Grocery shop owner	Factory worker	Polish	Yes	No
16	Basia	Female	(30)	2008	To improve job prospects	Yes – recruitment agency	Pharmacy student	Pharmacist/ Pharmacy manager	International	Yes	Yes
17	Dariusz	Male	(30)	2006	To improve standard of living	Yes – recruitment agency	Warehouse clerk	Factory worker	Polish/English	Yes	Yes
18	Ewelina	Female	29	2010	To study	No	Postgraduate student	PhD student	Polish/English /International	Yes	No
19	Igor	Male	33	2006	To improve standard of living	Yes – friend	Pub owner	Supervisor in a factory/E-merchant seller in Poland	Polish/English / International	Yes	Yes
20	Joanna	Female	(30)	-	To improve standard of living	Yes – uncle	Bank clerk	On maternity leave/Factory worker	Polish/ English	Yes	Yes

21	Przemyslaw	Male	(30)	-	To improve standard of living	Yes – friend	-	Factory worker	Polish/English	Yes	Yes
22	Kamila	Female	(20)	2009	To study	Yes – Student Office	High school Student	Postgraduate student	International	Yes	Yes
23	Marcin	Male	(20)	2009	To study	Yes/ Student Office	High school Student	Postgraduate student	International	Yes	Yes
24	Pawel	Male	34	2004	To improve economic situation	Yes/ recruitment agency	Postgraduate Student	Electrician	Polish	Yes	No
25	Piotr K	Male	(30)	2006	Curiosity	Yes/ employer	Electronics technician	Electronics technician	International	Yes	No

5.3. Qualitative research findings- I

On the basis of direct comparison from the perspectives of two cultures (Polish culture and/ or cultural context and British culture and/ or cultural context) it is clear that informants realise the advantages of e-commerce, e.g. access to a wide range of products, lower prices, convenience and efficiency, and thus they have positive attitudes towards it, perceiving it as useful from the perspective of their native culture and non-native culture.

More specifically, all of the interviewees revealed that they shopped online in the UK. They all confirmed that they find online shopping useful, and thus their attitudes towards e-commerce are positive when assessed from the perspective of their non-native culture. For example, when Max was asked where he does his shopping he said:

Max: Online. Mainly online. (...) I buy everything, to begin with, clothes, electronics, cosmetics. Everything...

A similar response from Igor shows that he also buys ‘*everything*’ or rather ‘*almost everything*’ online:

Igor: Starting from electronic equipment, clothes, lots of things. I cannot choose one particular category, because it is a very wide range, almost everything.

Some interviewees admitted that they either shopped online in Poland before moving to England, or shopped online through Polish shopping websites while residing in the UK.

Max: I did it (online shopping) few times but it was not very popular. (activity before migration)

Marcin: When I was buying online in Poland it was mostly on Allegro, but I did not buy many things; new game, t-shirts. (activity before migration)

Joanna P: I started recently. While in England I started online shopping in Poland. Yes, it is funny. (activity after migration)

Participants seemed to realise the advantages of online shopping in their native culture, resulting in more positive attitudes and a view of e-commerce as usefulness assessed from the perspective of Polish culture.

These overall positive attitudes and perceived usefulness of online shopping in native and non-native culture are directly expressed by Joanna P. and Krzysztof, who said:

Joanna P: (...) it is useful everywhere

Krzysztof: I think that the usefulness of online shopping is the same everywhere.

At the same time, it appears that interviewees also recognised disadvantages to e-commerce, most apparent of which was the inability to physically examine the product, as expressed by Violetta.

Violetta: I think that Poles like to touch and take it (product) to their hand

According to the interviewees, this inability results in a lack of trust towards e-commerce. This lack of trust in turn is believed to be a Polish ‘*national characteristic*’, which differentiates Poles from the English, who appear to be ‘*more open*’ and ‘*more confident*’. This was stressed by Zosia as well as other participants.

Zosia: I think that Poles are like doubting Thomas. They like to touch and see what they are buying. English are more open. I think it is our national feature as for many years we were under annexation and later communism, that we are distrustful and we have to check everything before we buy it. English are more confident. They don't think that someone may cheat them.

Przemyslaw: (...) Because of our national characteristics we do not have trust. We do not like buying something we cannot see and if we spend money we are aware that something can happen and someone may notice this transaction.

Consequently, despite an overall positive attitude towards online shopping in the interviewees native culture, and perceiving it as useful, a lack of trust in e-commerce seems to be an issue preventing consumers from accepting it. It is believed that this lack of trust will never change, despite the fact that interviewees admit that they are familiar with e-commerce platforms in Polish culture and/ or cultural context. They clearly state that in their native culture ‘*there is no trust*’, but they believe that such trust exists in Britain.

Krzysztof: We do not trust it, we will never trust it. Poles are like that; it's that simple. (...) The problem is that despite online shopping is not a novelty in Poland, there were Allegro and Ebay before I came here, but the approach of Poles to it did not change. As I said, I am sure there (in native culture) are websites that are fine, like here (in non-native culture). But there (in native culture) is no trust as it is here (in non-native culture).

Interviewees revealed that distrust is a ‘*Polish national feature*’. However, from the above data analysis it is apparent that they are able to overcome their ‘*national characteristics*’ and fully accept e-commerce, developing trust towards e-commerce platform in a non-native culture. This can be seen as an effect of the acculturation process on consumers’ acceptance of e-commerce. This appears to be further confirmed by Olimpia:

Olimpia: Yes. To my mind people do not trust that kind of shopping. When we are here (in non-native culture) and I show something on the Internet to my mum, she says it is all right and that we will buy it. But I just cannot imagine Damian's mother looking for something on Allegro (in native culture).

From the above data analysis, it seems obvious that the acculturation process has some effect on consumers’ e-commerce acceptance, as consumers seem to be able to change their culture-determined behaviour involving trust when in a new culture. The

study reveals that these consumers can change their culture-specific lack of trust towards e-commerce when moving from their native culture to a non-native culture which is perceived as favourable towards e-commerce. More specifically, it was revealed that consumers do not trust e-commerce assessed from the perspective of native culture (i.e. Polish culture and/ or cultural context) and thus they are less likely to accept it in a Polish cultural setting, while the opposite is true in a non- native culture; they are able to develop e-commerce trust, which results in e-commerce acceptance in British culture and/ or cultural context.

Consequently, in addition to the effects of acculturation process on consumers' acceptance of e-commerce identified in the prior quantitative study (see Chapter 4), it is necessary to closely examine the level of trust towards e-commerce; this seems to be yet another factor affecting consumers' intention to accept e-commerce.

5.3.1. E-commerce trust

E-commerce trust being recognised as a key facilitator of successful e-commerce strategy has resulted in a steady stream of literature exploring the critical role of trust in consumers' willingness to accept e-commerce platforms (McKnight *et al.*, 2002a; McKnight *et al.*, 2002b). However, instead of aiding better understanding of e-commerce trust, this has most often resulted in confusion (McKnight *et al.*, 2002a, McKnight *et al.*, 2002b, Corritore *et al.*, 2003; Kim *et al.*, 2008), as each perspective uses different definitions and frameworks exploring the concept itself as well as issues relating to it in an e-commerce context. Furthermore, as research on e-commerce trust is still recognised as ongoing (McKnight *et al.*, 2002a) a number of researchers (Grabner-Krauter and Kaluscha, 2003; McKnight *et al.*, 2002a; Wang and Emurian, 2005) still call for better understanding of its complexity and a mapping of its dimensions and relationships before yet another framework is developed.

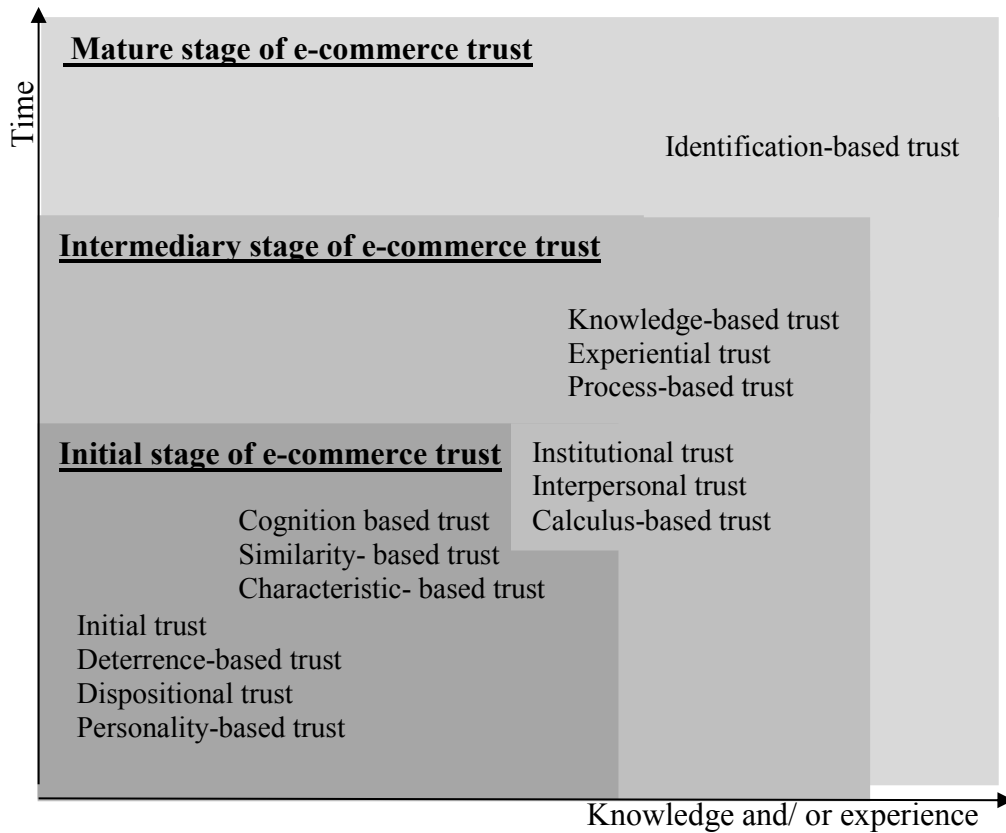
Several studies have so far aimed to address this call and to structure the current state of knowledge regarding e-commerce trust, e.g. Grabner- Krauter and Kaluscha (2003). These useful studies focus on evaluating trust concepts and their definitions. Only a few studies (e.g. McKnight and Chervany 2001- 2002; Li *et al.*, 2012) recognised and structured relationships between individual trust constructs revealing three 'faces' of e-commerce trust. Although these studies acknowledge that e-commerce

trust may not be a steady or stable state but may change over time, they do not fully explore its dynamic nature. This study aims to explore the dynamic nature of e-commerce trust, focusing on its movement according to the level of consumer knowledge and/or experience of e-commerce platforms, as well as individual relationships established with e-commerce vendors.

This variation or movement of trust in e-commerce seems most clearly to result from the fact that e-commerce trust is defined as ‘an individual’s willingness to depend on another party because of that party’s characteristics’, which researchers (McKnight *and* Chervany 2001- 2002; Pavlou, 2003) refer to as attributes and/or beliefs of the e-vendor usually termed ‘trust’, or ‘trusting beliefs’, or as Kim *et al.* (2001) state, ‘subjective beliefs’ or ‘trusting intentions’. Such conceptualizations of trust permit the assumption that e-commerce trust is formed in the early stages of consumers’ interaction with e-commerce platform, but may change once an individual gains knowledge and/or experience and establishes a relationship with an e-commerce vendor. If so, it is possible to assume that e-commerce trust has various stages of development, which have to be acknowledged.

Following this assumption, three stages of e-commerce trust can be recognised in the existing literature: initial trust, intermediary trust and mature trust. Figure 14 below shows the possible movement of various forms of e-commerce trust, which is further discussed below.

Figure 14. Trust movement according to time and knowledge/ experience/ relationship



The initial stage of e-commerce trust is key for developing trust in e-commerce; thus, initial trust receives considerable research attention (McKnight *et al.*, 2002b). Initial trust refers to trust in an unfamiliar trustee when the consumer does not have any credible information regarding the e-commerce vendor; in other words, where knowledge and/or experience have not been gained, nor has any form of relationship been established. Researchers (Koufaris and Hampton-Sosa, 2004) associate initial trust with a dispositional attitude, which is related to deterrence-based trust or dispositional trust – a subjective evaluation of disposition to trust. At this stage of trust Gefen *et al.* (2003a) claim that personality-based trust may also occur, which is based on ‘trust credit’ given to an e-vendor before knowledge and/or experience can verify trusting beliefs.

Immediately after the initial stage of trust and before the intermediary trust stage, cognition-based trust occurs, which refers to trusting beliefs formed on the basis of first impressions but not on the basis of any experience or interaction with an e-

commerce vendor (McKnight *et al.* 1998). Cognition-based trust is also known as similarity based trust or characteristics-based trust (Li *et al.*, 2012).

According to researchers (Koufaris and Hampton-Sosa, 2004; McKnight *et al.*, 2011), initial trust has a direct influence on institutional trust and interpersonal trust, both of which can be formed on the basis of some previous interaction with an e-commerce vendor. Interpersonal trust refers to the belief in specific attributes of the e-vendor, while institutional trust refers to a set of beliefs about a specific context (i.e. the Internet), which can further influence calculus-based trust, a subjective evaluation of perceived benefits and sacrifices calculated as deriving from establishing trust in e-commerce (Gefen *et al.*, 2003).

Intermediate stage trust follows the initial trust stage. An individual enters this stage once their initial trusting beliefs are verified through repeated activity or another source of gained knowledge and/or experience. Consequently, at this stage knowledge-based trust, often referred to as experiential trust, is established, which, unlike initial forms of trust, seems to be more persistent, as it is characterised by knowledge and an ability to predict the behaviour of the e-commerce vendor. Thus, according to McKnight *et al.* (2002b) this form of trust develops gradually through experiential social exchange, and results in a relationship with the e-commerce vendor. Thus, some researchers also refer to it as process-based trust (Zucker, 1986).

The final stage of e-commerce trust is termed mature trust, and is based on shared identification-based trust built on mutual understanding and a relationship; thus, it appears to be the most desired form of e-commerce trust as, once established, it leads to unconditional acceptance of the e-commerce platform (Corritore *et al.*, 2003, Li *et al.*, 2012).

In addition to these reviewed forms of trust, researchers distinguish many other forms. For example, McCord and Ratnasingam (2004) identify technological trust (trust in technological infrastructure) and relational trust (consumers' willingness to be vulnerable). However, while discussing those additional forms of trust, researchers do not specify at which of the three stages of trust those are developed, nor do they give any indication of whether any form of relationship with an e-commerce vendor was established.

From the above classification of trust in e-commerce, it seems obvious that e-commerce trust takes multiple forms, depending on the consumers' level of knowledge and/or experience, as well as whether a relationship has been established with the e-

commerce vendor. This specification appears to be crucial nowadays, when it is very likely that consumers already have some knowledge of, and possibly experience with, e-commerce, which was introduced over two decades ago. Consequently, research into e-commerce trust should focus on evaluation of its various forms as well as its developmental stage. At the same time, however, it has to be remembered that the form of e-commerce trust and its stage of development may vary across cultures and thus cultural contexts (i.e. countries), which have been proven to moderate consumer perception of e-commerce trust (Kim *et al.*, 2005).

5.3.2. Culture and its effect on e-commerce trust

To date, research (e.g. Yoon, 2009) has shown that e-commerce trust is subject to the influence of culture, which moderates consumers' trust perception and thus their willingness to accept e-commerce as their main shopping channel. On the basis of literature review, it was revealed that those studies, in order to verify such an effect, incorporate Hofstede's cultural framework into their investigation, as it allows to distinguish one culture from another (see Section 2.5). Consequently, despite considerable debate around the applicability of Hofstede's framework, researchers (e.g. Straub *et al.*, 1997; Srite and Karahanna, 2006; Hwang and Lee, 2012) recognise its value in Information Systems research and thus extensively apply it, confirming that, of the four cultural dimensions, two affect consumers' e-commerce trust perception as well as consumers' e-commerce trust and thus e-commerce acceptance. The two dimensions are individualism vs. collectivism and uncertainty avoidance index.

Jarvenpaa *et al.* (1999a) and Jarvenpaa *et al.* (2006) demonstrate that cultures that are highly individualistic according to Hofstede's model develop trusting beliefs more easily than highly collectivistic cultures. This is directly related to the amount of information needed to establish trust. Jarvenpaa *et al.* (2006) argue that individualistic cultures establish trust based on assumptions that the other party is reliable; thus, consumers espoused to the values of those cultures do not need any previous knowledge to establish trust, while the opposite is true for consumers espoused to the values of collectivistic cultures.

Similarly, Srite and Karahanna (2006) discovered that uncertainty avoidance moderates e-commerce trust perception. Such a moderating effect is related to the degree to which consumers are willing to accept uncertainty and thus risk associated

with e-commerce platforms. This is also confirmed by an earlier study by Straub *et al.* (1997), which revealed that consumers from cultures of higher levels of uncertainty avoidance index have a lower tolerance for abstraction and thus uncertainty deriving from the virtual platform, compared to consumers from countries of low uncertainty avoidance index, who are likely to take risks rather easily and thus establish e-commerce trust more quickly.

As a result of the above research it can be assumed that consumers subject to the influence of a culture considered to be highly individualistic/low uncertainty avoidance (e.g. British culture and/or cultural context) will develop trust in e-commerce more easily and thus accept e-commerce faster than consumers espoused to the values of cultures characterised as highly collectivistic and having high levels of uncertainty avoidance (e.g. Polish culture and/or cultural context).

The above research seems offer insight into the effect of culture on consumer e-commerce trust perception. Those studies, however, are subject to some serious limitations, among which the most important appears to be a lack of specification of which form of e-commerce trust is under investigation and its developmental stage. Further, those studies appear to have limited or no trust determinants. Kim *et al.* (2005b) discover that it is not e-commerce trust that varies across cultures but rather e-commerce trust determinants, which affect consumer trust in e-commerce and hence cause discrepancy in e-commerce acceptance across nations.

5.3.3. E-commerce trust determinants

Until now, researchers have recognised and tried to evaluate the role of a variety of trust determinants in e-commerce (Hwang and Lee, 2012). Kim *et al.* (2005b) report that prior research has identified a positive effect of familiarity, perceived security protection, system reliability and reputation, third party seal and information. Most recently, Ou *et al.* (2014) identified the positive effect of *Swift Guanxi*, which, while enhancing the degree of interactivity (highly controllable, two-way and synchronised interactions) and presence (perception of being physically and psychologically close to an online seller), results in greater e-commerce trust. However these research projects testing the role of trust determinants on consumers' e-commerce trust were carried out within single-country contexts, and do not investigate the effect of culture.

In light of Kim *et al.*'s (2005b) research findings, researchers investigating the effect of culture on trust in e-commerce should first evaluate the effects of culture on e-commerce trust determinants, and then assess the relationship between these and specific forms of e-commerce trust and its developmental stage. Such a research design, however, does not seem appropriate for this particular project, as it only allows for the development of effective and possibly appropriate strategies for addressing the requirements of one particular cultural market. In order to meet this study's objectives and identify factors facilitating the process of acculturation on consumers' acceptance of e-commerce, first e-commerce trust determinants beyond cultural indicators need to be identified, and their influence on specific forms of e-commerce trust must be evaluated, before the effect of e-commerce trust itself on consumer acceptance of e-commerce can be measured.

5.4. Qualitative research findings- II

After confirming that lack of trust was the main factor affecting consumer e-commerce acceptance, and that this perception of e-commerce trust changes once informants change their cultural setting, participants were asked about possible factors that facilitate such a change. From the analysis of qualitative data it seems clear that e-commerce trust is subject to the following factors: sales service reliability, delivery fulfilment, and availability and security of payment options, all of which are discussed below.

- **Sales service reliability**

Participants confirmed that their perception of trust towards e-commerce, and thus their willingness to shop online, seems to be influenced by the perceived reliability of sales service, especially in terms of refund and/or return policy. Interviewees claimed that they trust online retailers in the non-native culture and thus they shopped online, having a secure possibility of returning and/or receiving refund on the product, which apparently is not the case in Polish culture and/or cultural context.

Szczepan, for example, says that in British culture and/or cultural context the consumer has the right to return the product, which, according to Zosia, is important in case of any problem with the order.

Szczepan: You have this security that if you do not like the product or you change your mind you have consumer rights and you have 14 or 28 days to return the product.

Zosia: Yes, I know my consumer rights. I always check do I have the right to return a product. I am rather prepared that if something would be wrong I could give it back.

However, as Pawel and Violetta state, while consumers have the possibility to return a product in the non-native culture, it is problematic or even impossible in their native culture:

Pawel: First of all, in England you can return something without giving the reason directly to the shop and in Poland you do not have it (...) In Poland it works like that.

Violetta: (...) when I shop online here (in non-native culture) and something is wrong I can return the product, but I cannot do it in Poland, unfortunately. (...) There is not such an option in Poland. Here (in non-native culture) you can go and return it.

The problem with returns and/or product refunds in Poland seems to be confirmed by other informants:

Kamila: They (e-retailers in native culture) are sometimes problematic.

Piort K: In Poland it is problematic to cancel the transaction and have a refund.

Pawel also seems to clarify why product return and/or refund in Poland is considered to be ‘*problematic*’. He directly relates the possibility of returning a product and/or getting a refund to the level of consumer service provided, which is further confirmed by Max and Zosia.

Pawel: In Poland there is a law that the client can return the product but retailers do not want to accept it.

Max: You have it (product refund/return policy) here (in non-native culture) but in Poland even if it is I heard that once a company made it difficult for the consumers to return the product. They sold TVs, and if somebody did not want it they did not have any right to return it within seven days. The company made annotation that only if the package was not opened, the product was sealed you could return it.

Basia: I heard about different problems, different stories. You can read on the Internet about different cases, when the seller did not accept the complaint.

Consequently, on the basis of the above data it appears that consumer e-commerce trust depends on the level of consumer service provided and, more specifically, on the return and/or refund policy and the extent to which it is recognised by the e-retailer. This conclusion seems to be confirmed by Max.

Max: This is one of the reasons why there (in native culture) is not trust – there (in native culture) is a problem with returns.

- **Delivery service reliability**

Similar to problems with consumer service, interviewees reported that they question the reliability of delivery service in their native culture, but have positive attitudes towards delivery service in British culture and/or cultural context. The positive perception of British delivery systems seems to positively affect participants' trust perception of e-commerce in the UK, while the opposite is true in Poland. This seems to be stressed by Olimpia, and further confirmed by other interviewees.

Olimpia: Here (in non-native culture) I know that I can send a letter and for 99% it will not be lost and in Poland I have this 99% certainty that it will not reach its destination.

Przemyslaw: In Poland, mistakes happen with shipments. There is a big difference in

terms of Polish post and British postal service. The British post is considered to be the fastest and the most accurate. You do not have to send a priority post, you do not have to sign anything and it will always be delivered (...) 'Royal Mail is a perfect mail' (laugh)

Krzysztof: (...) This is the reason, the post. This is not a Polish post, which does whatever it wants to do. You have a first-class delivery and it arrives the next day, regardless of circumstances. I know I will have it tomorrow if I order it today. I will spend ten seconds and it will be delivered to me.

Piotr K: Here (in non-native culture), if we pay for something now, and it is rather late, there is a chance that it will be delivered on the next day. English mail is very organized and they deliver packages very fast whereas in Poland, if we order something we will receive it after a week.

On the basis of the above data it appears clear that there are significant differences in terms of the reliability of the delivery system in participants' native and non-native culture, which is further stressed by Piotr B. and Basia.

Piotr B: Postal services here (in non-native culture) and in Poland are two different things.

Basia: Royal Mail is more reliable.

- **Payment option availability and security**

Interviewees revealed that their trust perception, and thus willingness to accept e-commerce as a shopping platform, is influenced by the availability and security of payment systems. In comparing and contrasting payment systems between Polish culture and/or cultural context and British culture and/or cultural context, the interviewees identified a number of obstacles in the payment system in their native culture, which affected their trust in e-commerce. Participants revealed their concerns regarding payment security in Poland:

Max: People are afraid that they will be victims of 'scam', that their credit card will be stolen. There (in native culture) is lack of trust to reveal card details.

Joanna N: In Poland people do not trust. My mum for example does not pay with a card, she makes payment in the bank.

Zosia: I think it is Polish foresight. We are afraid of sharing our data. I know that because my mother always tells me not to do the online shopping because they will steal my money. My sister says the same.

But as Szczepan and Basia state, this payment security issue does not exist in British culture and/or cultural context.

Szczepan: It is a matter of trust. Here (in non-native culture) we can pay money on front through third party and we do not have to worry. In Poland when I order cosmetics I pay upon arrival. I do not trust this girl that sends it even though she could send the order straight away.

Basia: (...) I feel safer here (in non-native culture) while paying online. (...) by card and with PayPal. I usually pay with PayPal and credit card, and then I have double protection.

Pawel: I mean, first of all I try to pay by PayPal. Secondly, if someone uses your card the bank pays for that, so it can be considered as a kind of security system. But in fact, unauthorized use of the card is covered by the bank; I know it and I am not afraid.

In addition to payment security, participants revealed some concern regarding available payment options in their native culture:

Igor: In Poland, unfortunately, you have different kind of obstacles. (...) banking. When I went to Poland I was very surprised that my parents cannot easily pay by credit card online, as I do it here (in non-native culture).

Przemyslaw: I noticed a big difference in terms of payment system for online shopping in Poland and in the UK. In Poland to pay for online shopping you have to pay with code sent by a text message or put a code from the scratch card to confirm the transaction. Here (in the UK), you provide card details; you do not have to have a credit card or be on a high financial level. We have a card and paid transaction.

Ewelina: (...) here (in non-native culture) I can pay via PayPal. I log in immediately and payment takes only a minute, while in Poland it was always a huge problem for me mainly because I had to transfer money from account to account. I do not have a Polish account, so additional costs... or I would have to ask my sister or it would have to be paid at the post office... a disaster! You have to walk there in that case, so it would not save time at all. Alternatively, what I have always chosen in Poland, is the option of cash upon delivery. But it is always additional costs, more expensive.

From the above recorded data and analysis it is apparent that sales-service reliability, delivery fulfilment, and the availability and security of payment options influence consumers' willingness to accept e-commerce and the extent to which they are able to develop e-commerce trust. It is apparent, however, that e-commerce trust is not the only factor which influences consumers' intention to accept e-commerce. From the data analysis it seems obvious that consumers' perception of the e-commerce platform as a natural shopping environment also influences their acceptance of e-commerce, and this also seems to be culture-specific.

Participants revealed that they do not see online shopping becoming an alternative to traditional shopping in their native culture, though they believe that it is an alternative form of shopping in the non-native culture. This seems to be confirmed by informants below:

Kazimierz: I think that in Poland people were taught to go to the shop to walk around and to check how it looks like. It is not like here in the UK.

Piotr K: In Poland it makes sense to go to a regular shop to see or buy something. Here (in non-native culture) no one tries to go to a shop because it is a waste of time.

Przemyslaw: Online shopping is something common here (in non-native culture). It is so common that you can provide someone with your card details who can make a payment and that is fine.

Basia: In Poland ads encourage people to buy in regular shops rather than online. Oh, I just remembered, house and car insurance. I buy it online here (in non-native culture). In Poland it was a regular trip to the agent.

5.4.1. E-commerce trust framework and hypotheses development

As mentioned above, consumers are able to develop trust and accept e-commerce due to their positive views towards sales service reliability, delivery fulfilment, payment options availability, and security. Those four elements refer to what is known as the transaction dimension, which Kim *et al.* (2005) define as the attributes that make online transactions trustworthy, or the concept of transaction ‘fulfilment’, which, according to Chen and Chang (2003), ‘cannot be ignored’, as it is directly related to the generation of trust in e-vendors and is of particular importance ‘when a problem occurs’ (Kim, 2005a).

Thus, in order to develop trust in e-commerce, consumers seem to expect and require guarantees, regulations, legal resources and other procedures, such as a refund/returns policy, to be in place. So, before being able to accept e-commerce, a consumer needs to develop this positive belief that ‘structural assurance’ exists with that e-vendor. That is to say, consumers need to believe that structures, in the form of guarantees and transaction regulations, are in place (McKnight *et al.*, 2002a).

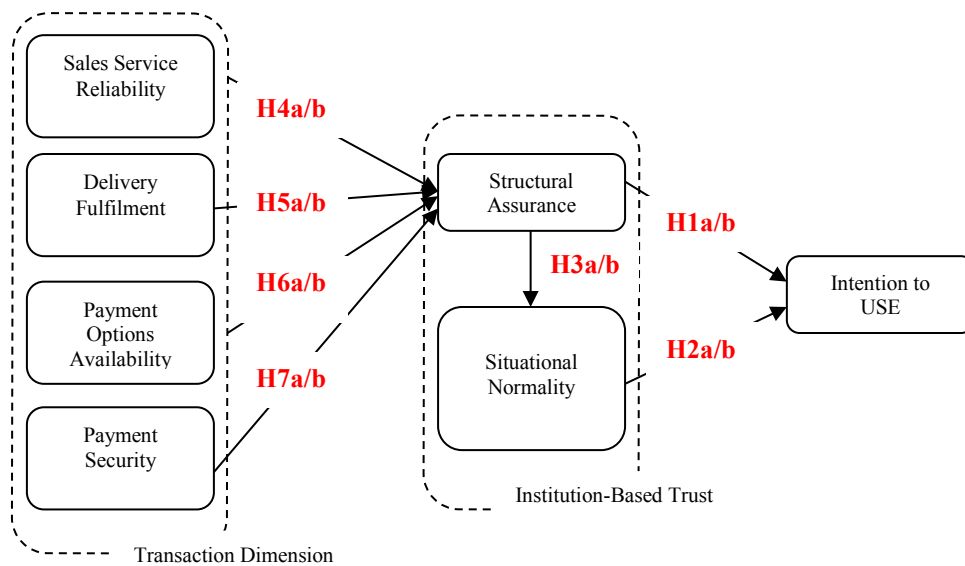
In addition to structural assurance, ‘situational normality’, defined by McKnight *et al.* (2002) and Koh *et al.* (2012) as the belief that an e-commerce transaction is likely to be successful because the situation is considered normal and favourable, seems to play a key role in e-commerce acceptance. Participants revealed that because of a negative perception of structural assurance, they do not think that online shopping can become an alternative to traditional shopping in their native culture, whereas they believe that it is an alternative to traditional shopping in their non-native culture.

Both structural assurance and situational normality are thus found to affect consumers’ intention to accept e-commerce platforms. Those two dimensions are key concepts of institution-based trust, which McKnight *et al.* (2002) define as a belief that

requires ‘favourable conditions’ to be present so that the probability of achieving a successful outcome in e-commerce transactions is enhanced. Those ‘favourable conditions’ refer to the legal and technical environment that ensures the success of the transaction.

On the basis of these qualitative research findings it can be assumed that the interviewees have already gone through the initial stage of trust and are moving towards the intermediary stage. They seem to have some knowledge of and/or experience with e-commerce platforms, but do not seem to have established any form of relationship with e-vendors. Further, they seem to base their e-commerce acceptance decision on their perception of institution-based trust, in particular its two sub-constructs structural assurance, which is subject to the influence of sales service reliability, delivery fulfilment, and payment options availability and security, as well as situational normality. Based on the findings thus far, our proposed e-commerce trust-building framework is shown below (see Figure 15).

Figure 15. Trust-building framework



In order to test the research framework and statistically confirm whether any effect of the acculturation process on e-commerce trust exists, the hypotheses listed below are stated. All hypotheses are stated in a similar manner to those in the first

quantitative study, in an aim to ensure an appropriate level of comparison. All hypotheses are stated in a positive direction. In the hypotheses the word 'consumers' refers to Polish immigrants residing in the UK, the phase 'native culture' refers to Polish culture and/ or cultural context, whole the phase 'non-native culture' refers to British culture and/ or cultural context.

***H1a:** Consumers perceive that structural assurance influences their willingness to accept e-commerce in their native culture.*

***H1b:** Consumers perceive that structural assurance influences their willingness to accept e-commerce in their non-native culture.*

***H2a:** Consumers perceive e-commerce platforms to be a normal and natural shopping environment in their native culture.*

***H2b:** Consumers perceive e-commerce platforms to be a normal and natural shopping environment in their non-native culture.*

***H3a:** Consumers perceive that structural assurance influences situational normality in their native culture.*

***H3b:** Consumers perceive that structural assurance influences situational normality in their non-native culture.*

***H4a:** Consumers' perception of sales service reliability influences structural assurance in their native culture.*

***H4b:** Consumers' perception of sales service reliability influences structural assurance in their non-native culture.*

***H5a:** Consumers' perception of delivery fulfilment influences structural assurance in their native culture.*

***H5b:** Consumers' perception of delivery fulfilment influences structural assurance in their non-native culture.*

H6a: Consumers' perception of payment options availability influences structural assurance in their native culture.

H6b: Consumers' perception of payment options availability influences structural assurance in their non-native native culture.

H7a: Consumers' perception of payment security influences structural assurance in their native culture.

H7b: Consumers' perception of payment security in their non-native culture influences structural assurance

5.5. Qualitative research findings- III

From the analysis of the qualitative data it seems clear that the consumers are able to overcome their '*national characteristics*' and accept e-commerce as a shopping platform once they develop e-commerce trust and start perceiving e-commerce platforms as a normal and natural shopping environment. This developed trust and view that online platforms are a normal environment seem to be directly influenced by four factors: sales service reliability, delivery fulfilment, and availability and security of payment options. Interestingly, these elements seem not only to influence consumer e-commerce trust and perception of situational normality, but also affect consumers' perception of ease of use in the e-commerce platform, perception of control over that system, and enjoyment derived from online shopping.

From the data analysis it appears that consumer service and the extent to which e-retailers recognise return and/or refund policies not only influences consumers' perception of e-commerce trust but also affects consumers' perception of ease of use of e-commerce websites, perception of control and enjoyment derived from online shopping.

Participants confirmed that the '*problemless*' possibility to return a product and/or get a refund affects their perception of how easy it is to use online shops. Violetta, for example, said that overall she considers online shopping to be easy in her native culture, but only if she is satisfied with the order; when '*there is something wrong with it*', she confessed that '*it is more difficult*' than in her non-native culture. Further, she associates those difficulties of online shopping in Polish culture and/or

cultural context with the inability to return and/or get a refund for the product, which is not the case in the UK. This is confirmed by Pawel.

Violetta: It is easy but it is more difficult if there is something wrong with the product. It is difficult if there is something wrong with it. If it does not meet your expectations, if it is not as in the description, it is more difficult to return it. Here (in non-native culture) it is not a problem.

Pawel: (...) it seems to me that here (in non-native culture) is easier, companies are more solid, and it is easier, it seems they have more solid structure that you can easier return the product. (...) In England it is easier.

Further, perceived problems with product refund and/or return also affect consumers' perception of control over the e-commerce system in their native culture, as directly stated by Joanna N. and other interviewees.

Joanna N: You may have problems with refund. You think more whether to buy it or not. This is also related to control over shopping. Here (in non-native culture) you can buy something without thinking.

Szczepan: (...). We do not have control in Poland. There is no chance for that. There is a big problem to get money back as a refund or guarantee.

Finally, when participants were asked whether problems related to product return and/or refund affected their satisfaction with online shopping they said:

Weronika: Of course it does. It is a base of it.

Piotr B: Of course. If you order a product and you know that you can return it when something is wrong and no one will shout at you that is very good.

Ewelina: (...) here (in non-native culture) I was satisfied with the option of returning items you bought, I recommend it to friends.

The difference in terms of delivery service reliability seems to influence not only consumers' e-commerce trust but also their perception of ease of use and control over the e-commerce system, as well as their overall pleasure in online shopping, which seems to be confirmed by Krzysztof's sarcastic comment.

Krzysztof: I assume they (Poles) feel greater satisfaction than English do. Four times greater. It arrived! It is not a brick, oh my God this is a parcel! Satisfaction is amazing. I do not feel any satisfaction when I did it 40 times or more here (in non-native culture). This is normal (...) I can say that in terms of delivery in Poland we are happy if it is delivered two days after the expected delivery date. Here (in non-native culture) you are annoyed if it is delayed.

Finally, the difference in terms of perceived transaction security and availability of payment options also affects consumers' perception of ease of use and control over the system, as well as their enjoyment of online shopping, which is confirmed by the quotes below.

Weronica: (...) I think it is more difficult than it is here (in non-native culture). It is the matter of payment system. Here (in non-native culture) you can pay with card, you put your sort code and it is paid. In Poland you have to pay upon arrival. You have to go to the post office and send the confirmation of payment. The payment system does not work well.

Basia: I do not think that it (payment upon delivery) is convenient (in native culture), because you have to have cash with you. I changed to the non-cash payments, I do not carry cash with me, or if I do it is not enough to pay for the parcel. So basically it means that I would have to have money at home or go to the bank to make the transfer.

Violetta: Here (in non-native culture) it is a matter of one click. You put card details and that is it. In Poland it is a bit more complicated.

Piotr K: In Poland we have credit cards but it is not as popular or accepted. There is no such system as PayPal. So to pay for the product you need to make a bank transfer, it

takes 2-3 day of waiting. So it is more time-consuming. And later, in case of any complications, the cancellation of the transaction is long and tiresome.

Pawel: For me it (payment by bank transfer) is inconvenient. I mean, it is a problem. Because it is not true that something is not possible but it is inconvenient.

5.5.1. Moderating effect of facilitating factors; framework and hypothesis development

On the basis of the above data analysis it seems obvious that trust determinants, namely sales service reliability, delivery fulfilment, and availability and security of payment options moderate consumers' attitudes towards e-commerce in terms of perceived ease of use, perceived behavioural control and intrinsic motivation. However, this is only true when assessed from the perspective of native culture, which, according to Hofstede's cultural framework, appears to be e-commerce unfavourable (see Section 2.5). When assessed from the perspective of consumers' non-native culture (perceived to be e-commerce favourable, according to Hofstede's cultural dimensions), this is not the case, as informants claim that '*this is normal*'. Consequently, the following hypotheses were developed and visually presented in Figure 16. Similarly to previously developed hypotheses the word 'consumers' refers to Polish immigrants residing in the UK, the phase 'native culture' refers to Polish culture and/ or cultural context, whole the phase 'non-native culture' refers to British culture and/ or cultural context.

H8a: Consumers' perception of sales service reliability affects their perception of online shopping being easy to use in their native culture.

H8b: Consumers' perception of sales service reliability does not affect their perception of online shopping being easy to use in a non-native culture.

H9a: Consumers' perception of sales service reliability affects their perception of control over the e-commerce system in their native culture.

H9b: Consumers' perception of sales service reliability does not affect their perception of control over the e-commerce system in a non- native culture.

H10a: Consumers' perception of sales service reliability affects their perception of online shopping being enjoyable in their native culture.

H10b: Consumers' perception of sales service reliability does not affect their perception of online shopping being enjoyable in a non-native culture.

H11a: Consumers' perception of delivery fulfilment affects their perception of online shopping being easy to use in their native culture.

H11b: Consumers' perception of delivery fulfilment does not affect their perception of online shopping being easy to use in a non-native culture.

H12a: Consumers' perception of delivery fulfilment affects their perception of control over the e-commerce system in their native culture.

H12b: Consumers' perception of delivery fulfilment does not affect their perception of control over the e-commerce system in a non-native culture.

H13a: Consumers' perception of delivery fulfilment affects their perception of online shopping being enjoyable in their native culture.

H13b: Consumers' perception of delivery fulfilment does not affect their perception of online shopping being enjoyable in a non-native culture.

H14a: Consumers' perception of payment security affects their perception of online shopping being easy to use in their native culture.

H14b: Consumers' perception of payment security does not affect their perception of online shopping being easy to use in a non-native culture.

H15a: Consumers' perception of payment security affects their perception of control over the e-commerce system in their native culture.

H15b: Consumers' perception of payment security does not affect their perception of control over the e-commerce system in a non-native culture.

H16a: Consumers' perception of payment security affects their perception of online shopping being enjoyable in their native culture.

H16b: Consumers' perception of payment security does not affect their perception of online shopping being enjoyable in a non-native culture.

H17a: *Consumers' perception of payment options availability affects their perception of online shopping being easy to use in their native culture.*

H17b: *Consumers' perception of payment options availability does not affect their perception of online shopping being easy to use in a non-native culture.*

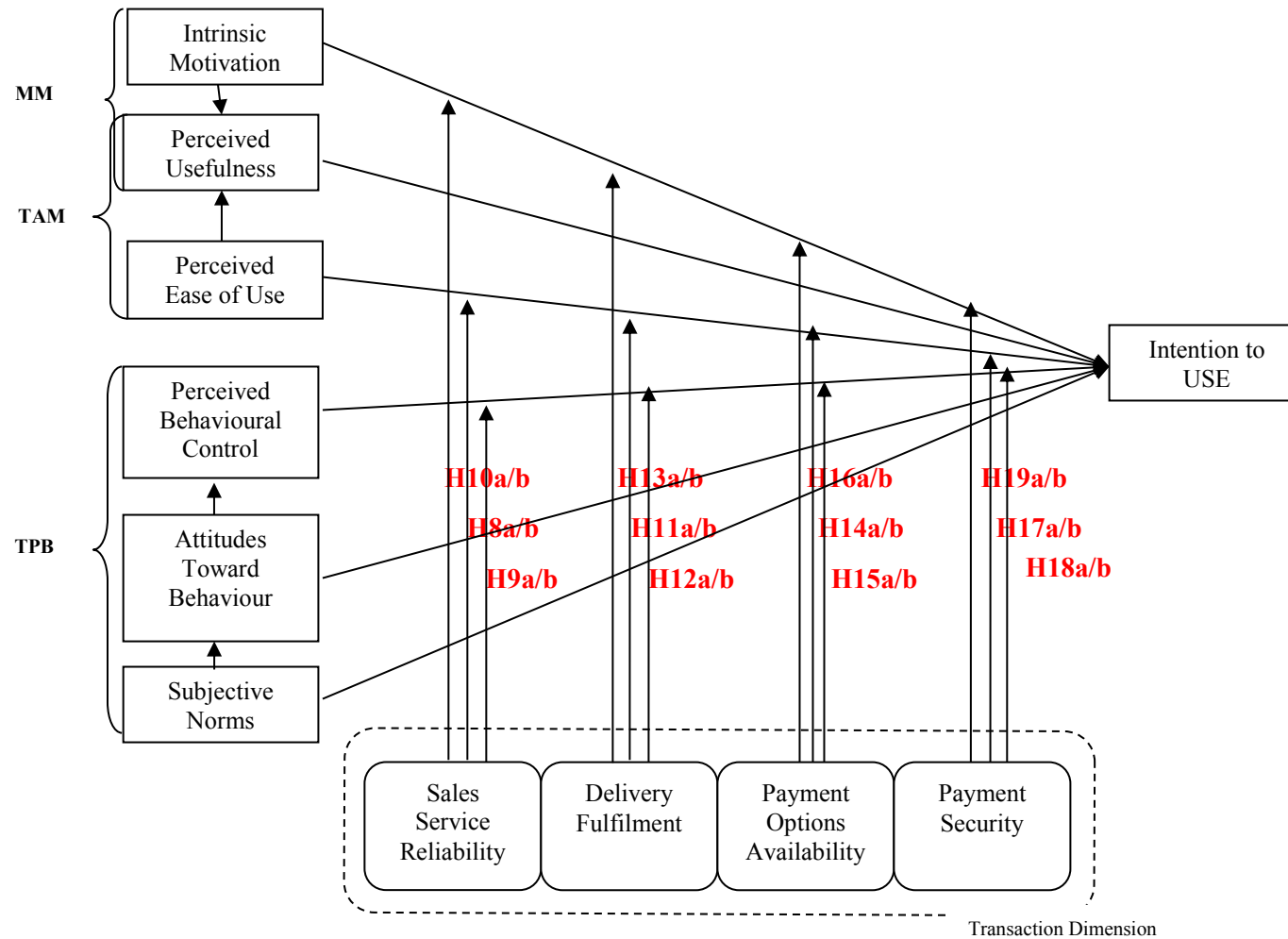
H18a: *Consumers' perception of payment options availability affects their perception of control over the e-commerce system in their native culture*

H18b: *Consumers' perception of payment options availability does not affect their perception of control over the e-commerce system in a non-native culture.*

H19a: *Consumers' perception of payment options availability affects their perception of online shopping being enjoyable in their native culture.*

H19b: *Consumers' perception of payment options availability does not affect their perception of online shopping being enjoyable in a non-native culture.*

Figure 16. Factors moderating consumers' attitudes towards e-commerce



5.6. Discussion, research framework and hypotheses development

On the basis of direct comparison between consumer perception of e-commerce in two cultures – native culture (i.e. Polish culture and/or cultural context) and non-native culture (i.e. British culture and/or cultural context) – it is clear that overall, participants seem to realise the advantages deriving from e-commerce and thus appear to have positive attitudes towards it, perceiving it to be useful in either culture. At the same time, however, they also realise the disadvantages deriving from e-commerce, which result in a lack of e-commerce trust. That lack of trust is perceived to be directly related to culture, and is described as a ‘*national feature*’ or ‘*national characteristic*’.

It is believed that this lack of e-commerce trust in the native culture is difficult to change, despite the fact that interviewees admit that they are already familiar with e-commerce platforms in Polish culture and/or cultural contexts. They clearly state that in their native culture, ‘*there is no trust*’, but they believe that e-commerce trust exists in the non-native culture. They admit that while moving from one culture and/or the cultural context to another, they also change their views regarding e-commerce trust. They clearly state, ‘*we (Polish) trust more here (in non-native culture)*’.

From the data analysis it was discovered that in addition to factors revealed during the quantitative investigation and confirmed during the qualitative study (perceived ease of use, perceived behavioural control and intrinsic motivation), e-commerce trust, particularly institution-based trust, is yet another factor affecting consumer e-commerce acceptance. Moreover, it was revealed that interviewees’ perception of those four factors changes once they change culture and/ or cultural context they are subject to.

In order to fully explore the reason for such change in consumer attitudes, participants were asked about possible factors facilitating it. The qualitative data analysis identified the following factors facilitating this change: sales service reliability, delivery fulfilment, and availability and security of payment options, which are discussed below.

Interviewees confirmed that their decision to accept e-commerce is subject to the perceived reliability of sales service, especially in terms of a refund and/or return policy. Interviewees claim that they trust e-vendors in their non-native culture and thus they shop online, as they have the ability to return and/or receive a refund for products, which they see as important in the case of any problem with an order placed on the

virtual platform. This, however, is not the case in their native culture: participants claim that this is problematic or even impossible in Polish culture and/or cultural contexts.

The presence or absence of clear return and/or refund policies also affects the perception of how easy it is to use e-commerce systems, as well as the perception of control and intrinsic motivation. Interviewees clearly stated and respected return and/or refund policies in the non-native culture create the perception that online shopping is '*normal*' once they realised they do not have to deal with negative consequences of online shopping, such as the product not meeting expectations but being non-returnable. This, however, is not the case in their native culture, where return and refund policies are not respected.

Similarly, interviewees seem to value delivery service in their non-native culture, while seeming to question its reliability in their native culture. The unreliability of delivery service in their native culture not only negatively influences consumers' e-commerce trust perception but also seems to affect their ease of use perception and the extent to which they believe they have control when using e-commerce. Further, delivery service reliability also affects satisfaction derived from online shopping.

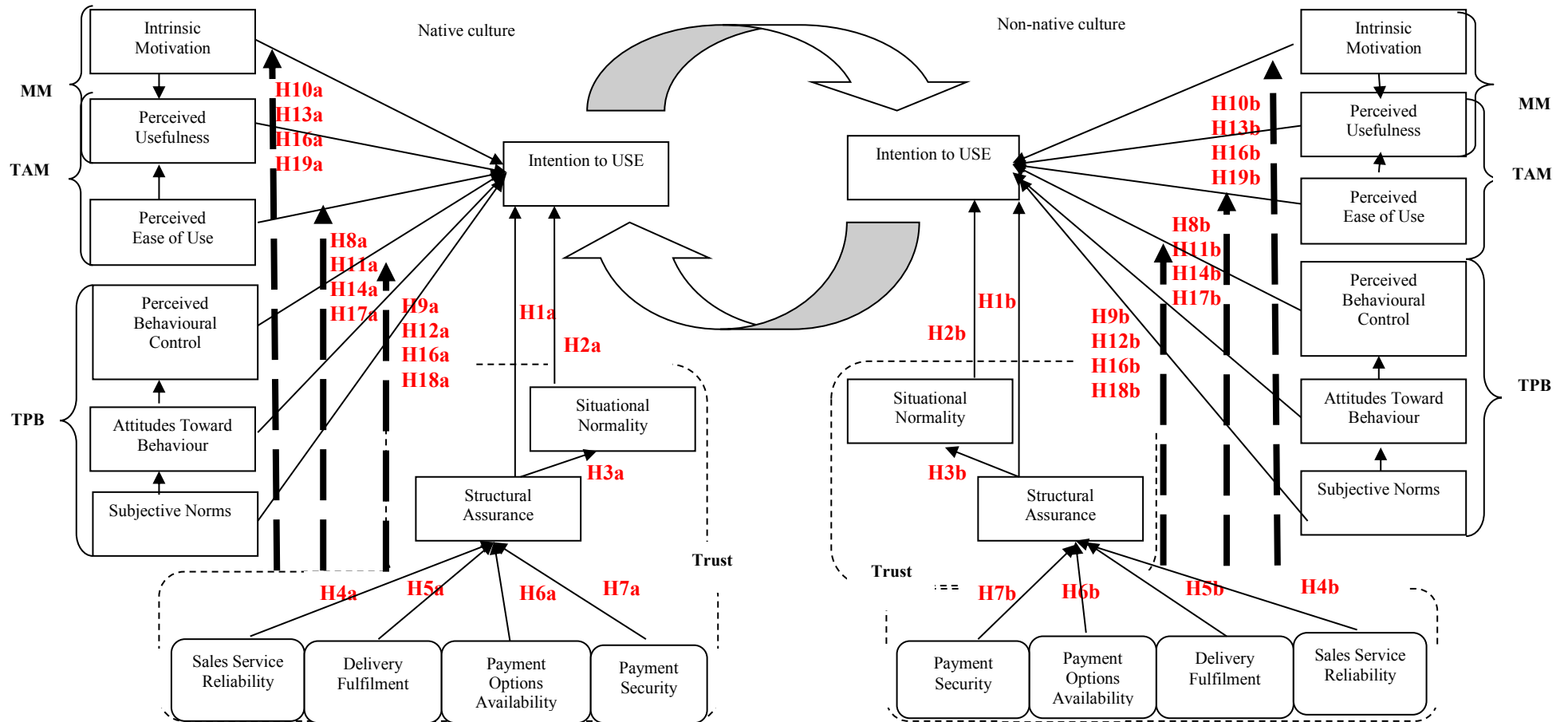
Finally, participants revealed that their trust in e-commerce is influenced by the availability and security of payment systems. When comparing payment systems between non-native and native culture, interviewees listed a number of obstacles in the payment system in their native culture, affecting their level of trust in e-commerce. Interviewees revealed that in their native culture they are afraid to be '*victims of a scam*'. They are also afraid to reveal personal data and credit card details. Payment security, however, is not an issue in their non-native culture, where they rely on third-party guarantee. As a result, interviewees confirm that in the non-native culture they feel that their payment is safe and secure; they say: '*I feel safer here (in non-native culture) while paying online*'.

Interviewees revealed the gap between payment option availability in the two cultures. They claim that the payment options available in the non-native culture encourage them to shop online, while the opposite is true in their native culture. It is not as easy to pay by credit card in their native culture, interviewees reported, as it is in the non-native culture. Participants confessed that in order to pay for an order placed on an e-commerce platform in their native culture, they have to use a '*code sent by text*' or a '*code from the scratch card*' to verify their transactions, or, alternatively, they can pay by postal order or bank transfer. Some interviewees believe that this process aims to

serve as additional payment protection, but instead of building trust, results in greater distrust. This is confirmed by one informant who stated '*on the basis of it you can see that we do not trust in Poland*'. Furthermore, it is likely that these obstacles in the payment system in interviewees' native culture also affects consumer control perception, which in turn has a negative effect on the overall pleasure derived from online shopping.

Interestingly, in addition to observed differences in terms of factors facilitating changes in consumers' attitudes towards e-commerce, interviewees clearly stated that they do not perceive online shopping to be an alternative to traditional shopping in their native culture, but they believe that it is '*normal*' or '*common*' in their non-native culture; thus, they appear more likely to shop online in the non-native culture than in their native culture. On the basis of the qualitative research findings, the research framework presented in Figure 17 was developed.

Figure 17. Research framework (broken lines indicate moderating effect of SS, DF, POA and PS)



In summary, this qualitative study reveals that the effect of the acculturation process on consumers' acceptance of e-commerce is directly related to the following factors: perceived ease of use, perceived behavioural control, intrinsic motivation, structural assurance and the extent to which consumers believe e-commerce platforms are a natural shopping environment. Furthermore, the analysed data reveal that a change in consumer attitudes is facilitated by positive perceptions of sales service reliability, in particular refund and/or return policies, reliability of delivery, perceptions of security and the availability of payment systems.

In order to verify the impact of the revealed factors on consumer's e-commerce acceptance the research framework presented in Figure 17 will be statistically tested in Chapter 6, the final phase of this transformative sequential research project.

Chapter 6. Phase II – Quantitative investigation

The final stage of this research project set out to statistically verify the impact of factors facilitating the effect of the acculturation process on consumers' acceptance of e-commerce platforms. These factors were successfully identified during the previous qualitative phase of this research project.

During the qualitative research phase, on the basis of a direct comparison between consumers' attitudes towards e-commerce platforms from the perspective of their native culture (i.e. Polish culture and/or cultural context) and a non-native culture (i.e. British culture and/or cultural context), it was discovered that, in addition to perceived ease of use, perceived behavioural control and intrinsic motivation, consumers' perception of e-commerce trust was also subject to the effect of the process of acculturation. During the qualitative investigation participants clearly stated that there is no e-commerce trust in their native culture (i.e. Polish culture and/or cultural context) but that e-commerce trust exists in their non-native culture (i.e. British culture and/or cultural context). It was revealed that this e-commerce trust refers to institution-based trust and, in particular, to its two sub-constructs: structural assurance and situational normality. Further exploration revealed that the change of consumer's attitudes towards e-commerce is facilitated by their perception of sales service reliability, delivery fulfilment, and availability and security of payment options. Specifically, those four factors tend to influence consumers' perception of structural assurance and, subsequently, intention to accept e-commerce platforms, as well as moderating the relationship between Perceived Ease of Use and Intention to Use, Perceived Behavioural Control and Intention to Use, and Intrinsic Motivation and Intention to Use.

Through this final quantitative research phase the influence of the factors facilitating consumers' e-commerce platform acceptance will be verified, and strong underlying motives that truly drive such acceptance will be assessed, resulting in a better understanding of the effects of the acculturation process on such decisions.

This chapter is organised as follows. First, the process of developing the research instrument is presented in Section 6.1. This is followed by a discussion of the data collection procedure (Section 6.2.). The final part of the chapter presents the quantitative data analysis, which includes reliability and validity tests to evaluate all

aspects of collected data, including indices of fit, common method bias assessment and results of Structural Equation Modelling (SEM).

6.1. Research instrument development

In order to collect data needed to test the hypotheses and research framework presented in Chapter 5, a questionnaire survey development procedure similar to the one discussed in the first phase of this research project (see Section 4.2.) is employed.

This quantitative investigation is based on the questionnaire designed to assess basic demographic characteristics of respondents and test constructs of the model, generated by adopting previously developed items (Appendix K). The constructs are adopted from the following studies: Intention to Use (IUSE), Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) are adopted from Yoon (2009); Attitudes Towards Behaviour (ATB) and Perceived Behavioural Control (PBC) constructs are adopted from Taylor and Todd (1995); Intrinsic Motivation (IM) is a construct adopted from research by Venkatesh (2000); Subjective Norms (SN) is from Srite and Karahanna (2006); Situational Normality (IT-SN) and Structural Assurance (IT-SA) are constructs adopted from Gafen *et al.* (2003) and McKnight *et al.* (2002), respectively; Sales Service Reliability (SS), Delivery Fulfilment (DF), Payment Security (PS) constructs come from research by Wolfinbarger and Gilly (2003); and finally, items of the Payment Options Availability (POA) construct are adopted from Liu *et al.* (2008), Wolfinbarger and Gilly (2003) and Ranganathan and Ganapathy (2002), as indicated in Appendix L. All constructs are measured on a seven-point Likert scale ranging from 'strongly disagree' to 'strongly agree'.

In order to ensure a high response rate the questionnaire was translated into the respondents' native language by a professional interpreter and subsequently back-translated in order to avoid possible linguistic bias (see Appendix M).

6.2. Quantitative data collection

The data collected from the sample population of Polish immigrants residing in the UK aimed to address the limitation of the first quantitative study, where the data was collected from a sample of Polish immigrants residing only in the East Anglia region of the UK.

The data was collected online. The online version of the questionnaire (see Appendix N) was distributed through a social media platform i.e. Facebook. The questionnaire was posted on 114 Facebook pages and 84 community groups set up by Polish nationals residing in the UK (see Appendix O).

In total, 304 respondents took part in the study, six of whom did not identify as Polish, and thus did not meet the sample selection criteria. Their responses were subsequently removed from the sample collected. In total, 298 usable responses were collected, which is a similar number of responses as collected in the first study. Moreover, the number of respondents is similar to previous quantitative studies which base their investigation of online shopping behaviour on a sample of 100 to 300 responses (Guo, 2009). The number of responses was further statistically confirmed as sufficient through sample size and power analysis (see Table 29 below). The power analysis run on the basis of 298 responses at $\alpha= 0.01$ gives 99% confidence that the null hypothesis will be rejected every time the study will be run, as the power at two tail test exceeds the recommended minimum 0.80 level. This confirms the sample of 298 responses is sufficient to address the objectives of this study.

Table 29. Effect size and power analysis (298 respondents)

The perspective of Polish culture and/or cultural context			
Item	Effect size	Power (σ)	Power at two tailed test $\alpha= 0.01$
PU	0.920	11.224	0.99
PEOU	0.690	8.418	0.99
SN	0.766	9.345	0.99
ATB	0.819	9.991	0.99
PBC	0.710	8.662	0.99
IM	0.942	11.492	0.99
IT-SN	0.769	9.381	0.99
IT-SA	0.856	10.443	0.99
SS	0.719	8.771	0.99
DF	0.793	9.674	0.99
POA	0.708	8.637	0.99

PS	0.761	9.284	0.99
The perspective of British culture and/or cultural context			
PU	0.764	9.320	0.99
PEOU	0.604	7.368	0.99
SN	0.699	8.527	0.99
ATB	0.698	8.515	0.99
PBC	0.603	7.356	0.99
IM	0.789	9.625	0.99
IT-SN	0.789	9.625	0.99
IT-SA	0.810	9.882	0.99
SS	0.654	7.978	0.99
DF	0.708	8.637	0.99
POA	0.612	7.466	0.99
PS	0.695	8.479	0.99

6.3. Quantitative data analysis

In this section the quantitative data will be analysed in order to test the hypotheses and research framework developed in Chapter 5. The data analysis starts with a discussion of the respondents' demographic profile. An assessment of the reliability and validity of the measured items, as well as indices of incremental and parsimonious fit follow this. Prior to testing the research model and the research hypotheses, the results of the first quantitative study are sought for replication. The chapter finishes with the results of Structural Equation Modelling (SEM) are provided to test the study hypotheses.

6.3.1. Demographic characteristics

Of the 298 usable respondents, 203 are female (68.1%) and 95 are male (31.9%). All of the respondents identified as Polish and confirmed that during the time the study

was conducted they resided in the UK. 179 (59.9%) were in their 20s or early 30s, 84 (28.1%) were in their mid 30s and 40s, 17 respondents (5.6%) were in their early 20s and 17 respondents (5.5%) were in their late 40s. One respondent (0.3%) indicated that he/she is in over age 55. Respondents appear to be well educated: 50.0 % confirmed that they hold a secondary school diploma, while 48.7 % revealed that they are university graduates.

The majority of respondents (59.7%) confirmed that they arrived in the UK after 2004, when Poland joined the European Union. 34.9% of respondents arrived in the UK between 2009 and 2014. More than half of the respondents (61.4%) revealed that they had decided to leave Poland mainly due to economic reasons. 13.4% came to the UK to pursue education. 25.1% stated that they had come to the UK for reasons other than new economic opportunities or formal study. These reasons include willingness to join their partner already residing in the UK, and willingness to learn English and experience a new culture. Nearly 40% of respondents admitted that they did not intend to return to Poland, while over 40% were undecided. 19.1% of informants reported a willingness to return to their home country.

The above demographic characteristics not only match the profile of Polish immigrants assessed during the first quantitative study, but also match the profile of 'new' Polish migration to the UK presented by the ESRC Centre for Population Change. According to the ESRC report, Polish nationals arriving in the UK are young, with the majority being in the 18-34 age category. The report reveals an equal balance of male and female migrants, with an increasing number of females. Polish immigrants, the report stated, arrived in the UK after 2004 in search of better economic opportunities. Finally, the report confirmed that Polish immigrants in the UK are well educated, with the majority holding either an A-level diploma or a university degree.

Respondents taking part in the quantitative study confirmed that they have sufficient knowledge and/or experience to meet the objectives of this study, as they had either shopped on an e-commerce platform or were currently shopping online in Poland and/or in the UK. More specifically, 55.4% of respondents declared that they either shopped or had shopped online in Poland, while 95.6% of the respondents confirmed that they had some experience with online shopping in the UK; only 4.4% revealed that they have never shopped online in the UK.

The above demographic characteristics reveal that the respondents taking part in this quantitative study not only share similar characteristics to respondents taking part in

the first quantitative study but also represent an overall migration trend, which further confirms the generalizability of the first study results to the sample population being studied. Furthermore, the number of respondents revealing that they have some knowledge and/or experience with online shopping in their native culture and in the non-native culture appear to satisfy requirements of a sample group able to fully address the objectives of this study. The full demographic profile of the respondents is presented in Table 30 below.

Table 30. Demographic characteristics – phase II

	Value	Frequency	Percept
Nationality	Polish	298	100
	Other	0	0
Gender	Female	203	68.1
	Male	95	31.9
Age	21 and under	17	5.6
	22-34	179	59.9
	35-44	84	28.1
	45-54	17	5.5
	55-64	1	0.3
	65 and over	0	0
Education	Primary school	4	1.3
	Secondary school	149	50.0
	Higher Education	145	48.7
Arrival to the UK	2003-1997	16	5.3
	2004-2008	178	59.7
	2009-2014	104	34.9
Reason for migration	Economic	183	61.4
	Educational	40	13.4
	Other	75	25.1
Intention to return to Poland	Yes	57	19.1
	No	116	38.9

	I don't know	125	41.9
Do/Did you shop online in Poland	Yes	164	55.4
	No	133	44.6
Do/Did you shop online in the UK	Yes	285	95.6
	No	13	4.4
Do/Did you shop online in PL using	Computer	197	66.1
	Smartphone	5	1.7
	Computer and Smartphone	36	12.1
	None	60	20.1
Do/Did you shop online in the UK using	Computer	162	54.4
	Smartphone	7	2.3
	Computer and Smartphone	123	41.3
	None	6	2.0

6.3.2. Reliability and validity of measured items

In order to assess the psychometric properties of measured items, Cronbach's Alpha test, Composed Reliability (CR) and Average Variance Extracted (AVE) were performed, all of which confirmed the high reliability and validity of the measured scale.

Cronbach's Alpha test was run in order to verify the reliability of all items. According to the test results, all measured items assessed from the perspective of each culture exceed the 0.70 level, which, according to Nunnally and Bernstein (1994), is the minimum required level. This confirms the high reliability of the items (see Table 31).

Table 31. Cronbach's Alpha test – phase II

Cronbach's Alpha (recommended minimum value >0.70)	Native culture	Non-native culture
IUSE	0.760	0.727
PEOU	0.963	0.959
PBC	0.884	0.908
IM	0.927	0.926
IT-SN	0.954	0.963
IT-SA	0.964	0.961
SS	0.889	0.896
DF	0.938	0.942
POA	0.884	0.783
PS	0.952	0.945

To confirm validity of measured scale, CR and AVE were run. An item's validity is confirmed if CR >0.70 (Molina *et al.*, 2007) and AVE >0.50 (Fornell and Larcker, 1981). According to the test results, all items significantly exceed the recommended 0.50 AVE value (see Table 32). All items also significantly exceed the recommended minimum 0.70 CR value (see Table 33). This confirms the high validity of the items measured.

Table 32. Average Variance Extracted (AVE) test – phase II

Average Variance Extracted (AVE) (recommended minimum value >0.50)	Native culture	Non-native culture
IUSE	1.126	0.824
PU	1.052	0.897
PEOU	0.928	0.970
PBC	0.973	0.917
ATB	0.932	0.930
SN	1.047	0.949
IM	0.964	0.971
ITSN	1.118	1.046
ITSA	0.988	0.947
SS	0.949	0.869
DF	0.785	0.843
PS	1.217	1.519
POA	0.872	1.320

Table 33. Compose reliability (CR) test – phase II

Composite Reliability (CR) (recommended minimum value >0.70/acceptable value >0.60)	Native culture	Non-native culture
IUSE	1.034	0.920
PU	1.012	0.969
PEOU	0.979	0.992
PBC	0.990	0.968
ATB	0.980	0.980
SN	1.021	0.972

IM	0.987	0.990
ITSN	1.032	1.014
ITSA	0.997	0.985
SS	0.986	0.958
DF	0.846	0.855
PS	1.030	1.047
POA	0.959	1.048

6.3.3. Statistics for indices of fit

In order to determine model fitness prior to SEM, the following indices of fit are examined using Mplus 21 software: Chi-squared (χ^2), degrees of freedom (df), Chi-squared/degrees of freedom (χ^2/df), the root mean square error of approximation (RMSEA), the comparative fit index (CFI) and the Tucker Lewis index (TLI). According to the fit indices of the TAM, TPB and MM models, it is confirmed that the models meet the following guidance; $\chi^2 /df \leq 3$, $RMSEA \leq 0.08$, $CFI \geq 0.90$, $TLI > 0.90$ (Bagozzi and Yi, 1988; Browne and Cudeck, 1993; Arbuckle and Wothke, 1999; Hoang *et al.*, 2006; Byrne, 2001; Hair *et al.*, 2010).

6.3.3.1. Statistics for indices of fit – Intention-based models

The test results reveal that most models meet the recommended guidance of individual indices, apart from χ^2/df , which exceeds the 3.0 level. This seems to be due to the χ^2 being subject to the limitation of the sample size (Iacobucci, 2010). Apart from χ^2/df , however, all indices meet the guidance parameters in all tested models; hence, it can be stated that the overall fitness of all tested intention-based models is confirmed. The test results are presented in Table 34 to Table 36.

Table 34. Statistics for indices of fit – TAM model – phase II

Indices of fit	Native-culture	Non-native culture
Chi-Squared (p>0.50)	120.063	154.474
Degrees of freedom (>0)	41	41
Chi-Squared/degrees of freedom (<3.0)	2.928	3.767
RMSEA (<0.80)	0.080	0.096
CFI (>0.90)	0.975	0.967
TLI (>0.90)	0.967	0.956

Table 35. Statistics for indices of fit – TPB model – phase II

Indices of fit	Native culture	Non-native culture
Chi-Squared (p>0.50)	113.510	117.523
Degrees of freedom (>0)	49	49
Chi-Squared/degrees of freedom (<3.0)	2.31	2.39
RMSEA (<0.80)	0.066	0.069
CFI (>0.90)	0.979	0.979
TLI (>0.90)	0.971	0.972

Table 36. Statistics for indices of fit – MM model – phase II

Indices of fit	Native culture	Non-native culture
Chi-Squared (p>0.50)	63.495	110.461
Degrees of freedom (>0)	32	32
Chi-Squared/degrees of freedom (<3.0)	1.98	3.45
RMSEA (<0.80)	0.057	0.091
CFI (>0.90)	0.986	0.969
TLI (>0.90)	0.981	0.956

6.3.3.2. Statistics for indices of fit – E-commerce trust model

As the e-commerce trust models run on the basis of a full set of items did not prove to have adequate fit, it was decided to run Exploratory Factor Analysis (EFA) to reveal the underlying structure of variables (see Appendix P). On the basis of EFA results the following items were removed from both datasets (native culture and non-native culture); IUSE3, IUSE4, ITSA2, DF4, DF5, DF6, DF7, SS3, SS4 and POA4. Once the items were removed, the fitness of the e-commerce trust model improved, meeting the required guidelines (see Table 37).

Table 37. Statistics for indices of fit- E-commerce trust model

Indices of fit	Native culture	Non-native culture
Chi-Squared (p>0.50)	538.500	637.526
Degrees of freedom (>0)	153	153
Chi-Squared/degrees of freedom (<3.0)	3.519	4.166
RMSEA (<0.80)	0.092	0.103
CFI (>0.90)	0.943	0.929
TLI (>0.90)	0.929	0.912

6.3.4. Common method bias

Podsakoff *et al* (2003) warn that common method variance may be a potential problem in behavioural research, resulting in misleading conclusions. Thus in order to confirm that common method bias does not exist in the study the following steps were undertaken. An effort was made to protect respondents' anonymity and reduce evaluation apprehension. All respondents were informed about their anonymity and were asked to mark the answer they considered to be correct and/or most appropriate. Further, all items were adopted from previous studies (see Section 6.1.). Lastly, respondents had been carefully selected following the criteria discussed in Section 3.3.2. All respondents were Polish nationals residing in the UK during the time the study was conducted; thus, they constituted a sample group shown to have adequate knowledge and/or experience to answer the survey questions.

According to Deleru and Lejeune (2010), some bias exists in a study if one factor exceeds 50% of variance. Hence, in addition to the steps recommended by Podsakoff *et al.* (2003) to reduce common method bias, Harman's single factor test was also run using SPSS 21 software. This test revealed that none of the factors exceeded 50% of the variance, and so confirmed that bias does not exist in the study, allowing the collected data to be used in hypothesis testing in accordance with the research framework developed in Chapter 5.

6.3.5. Structural Equation Modelling (SEM)

Prior to testing the research model presented in Figure 17 and the research hypotheses, we sought to replicate the results of the first quantitative study in order to check whether the previously observed effects still exist. Hence, the three intention-based models tested during the first phase of this research project were re-examined. These are: the Technology Acceptance Model (TAM), the Theory of Planned Behaviour model (TPB) and the Motivational Model (MM). Once confirmation was recorded of the effect of the acculturation process on consumers' attitudes towards e-commerce in terms of Perceived Ease of Use, Perceived Behavioural Control and Intrinsic Motivation, we evaluated and tested the moderating factors facilitating the effect of the acculturation process on consumers' acceptance of e-commerce, including: Sales Service Reliability (SS), Delivery Fulfilment (DF), Payment Security (PS) and Payment Options Availability (POA). Finally, the impact of those factors on sub-constructs of institution-based trust, Structural Assurance (IT-SA) and Situational Normality (ITS-SN) were evaluated in terms of e-commerce trust framework.

6.3.5.1. SEM – Intention-based models reassessment

As indicated above, before the moderating effect of factors that facilitate the effect of the acculturation process on consumers' perception of ease of use, behavioural control and pleasure or enjoyment deriving from e-commerce were assessed, the three intention-based models previously tested in the first phase of this research project were independently re-examined in order to confirm the previously revealed effect of the process of acculturation. Consequently TAM, TPB and MM were run following Douglas and Craig's (1997) recommendation for conducting cross-cultural research, as discussed in Section 3.3.1. In essence, the three intention-based models were simultaneously compared and contrasted from the perspective of two cultures: native culture and non-native culture (Polish culture and/or cultural context and British culture and/or cultural context, respectively). The models were examined using Mplus 21 software. The codes for six individual models were written. In order to test the models, hypothesis were adopted from the initial quantitative study (see Chapter 4). The summary of path coefficient analysis results is presented below, where the path coefficient is considered to be significant at or above the required 0.05 level.

The SEM results of TAM and TPB shown below confirm that there is some effect of the acculturation process on consumers' acceptance of e-commerce in terms of their perception of ease of use of e-commerce platforms and behavioural control over e-commerce systems. The path coefficient between PEOU and IUSE appears to be highly significant when assessed from the perspective of non-native culture, but insignificant when assessed from the perspective of native culture (see Table 44).

Similarly, the path coefficient between PBC and IUSE is significant when assessed from the perspective of non-native culture; however, when assessed from the perspective of native culture the path coefficient appears to be not significant (see Table 44).

Finally, in order to verify the effect of the acculturation process on consumers' perception of enjoyment deriving from e-commerce platform, the Motivational Model was run. Contrary to expectations, the path coefficient between IM and IUSE is significant when assessed from the perspective of native culture, and insignificant when assessed from the perspective of non-native culture (see Table 38). Thus the results of the first quantitative study were not replicated. The explanations for the observed effect can be numerous. One possible reason is that e-businesses based in Poland might have focused on utilitarian values of e-commerce platform improving the perception of its playfulness. It is also possible that, due to technological advances, consumers came to perceive online shopping as enjoyable in Poland, which was not the case when the first quantitative study was run. Finally, it is also possible that the consumers have greater understanding of online shopping and thus are able to evaluate their attitudes towards e-commerce better than when the first quantitative study was run.

Table 38. Intention- based models SEM – phase II

		Native culture	Supported	Non-native culture	Supported
Technology Acceptance Model					
H2TAMa/b	PU -> IUSE	0.541***	YES	0.533***	YES
H3TAMa/b	PEOU -> IUSE	0.039	NO	0.210*	YES
H4TAMa/b	PEOU -> PU	0.795***	YES	0.830***	YES
Theory of Planned Behaviour model					
H5TPBa/b	PBC -> IUSE	0.568	NO	0.425*	YES
H6TPBa/b	ATB -> IUSE	-0.159	NO	0.389	NO
H7TPBa/b	SN -> IUSE	0.316***	YES	0.053	NO
H8TPBa/b	SN -> ATB	0.783***	YES	0.568***	YES
H9TPBa/b	ATB -> PBC	0.795***	YES	0.840***	YES
Motivational Model					
H10MMA/b	IM -> IUSE	0.205*	YES	0.055	NO
H11MMA/b	IM -> PU	0.686***	YES	0.665***	YES
	PU -> IUSE	0.448***	YES	0.785***	YES

* $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

In sum, the effect of the acculturation process on consumers' acceptance of e-commerce was confirmed in terms of Perceived Ease of Use (PEOU) and Perceived Behavioural Control (PBC) only. Thus, the moderating effect of factors facilitating the effect of the acculturation process on consumers' acceptance of e-commerce, namely,

Sales Service Reliability (SS), Delivery Fulfilment (DF), Payment Security (PS) and Payment Options Availability (POA) on Perceived Ease of Use (PEOU) and Perceived Behavioural Control (PBC) are assessed next. Here it is found that the effect of the acculturation process on consumers' perception of pleasure and enjoyment deriving from e-commerce was not confirmed; thus, the moderating effect of factors facilitating the effect of the acculturation process on Intrinsic Motivation (IM) cannot be measured. Consequently, hypotheses H10a, H10b, H13a, H13b, H16a, H16b, H19a and H19b are rejected.

6.3.5.2. Moderating effect assessment

In order to statistically confirm the moderating effect of Sales Service Reliability (SS), Delivery Fulfilment (DF), Payment Security (PS) and Payment Options Availability (POA) on consumer' attitudes towards e-commerce in terms of Perceived Ease of Use (PEOU) and Perceived Behavioural Control (PBC), the cross-products were created by multiplying indicators of each construct, as recommended by Srite and Karahanna (2006). Those cross-products were then used to examine the path coefficients of the causal relationships between constructs in each model. Consequently, to measure the moderating effect of factors facilitating the effect of the acculturation process on PEOU, the following cross-products were created: PEOUxSS, PEOUxDF, PEOUxPS and PEOUxPOA. To measure the moderating effect of SS, DF, PS and POA on PBC, the cross-products PBCxSS, PBCxDF, PBCxPS and PBCxPOA were created.

According to SEM results from the perspective of native culture, SS and PS strongly moderate the relationship between PEOU and IUSE as well as PBC and ISUE. Further DF moderates the relationship between PEOU and IUSE (see Table 39). More specifically, it was revealed that SS moderates the relationship between PEOU and ISUE as well as PBC and IUSE. Thus, H8a and H9a are supported. In addition to the moderating effect of SS, it was revealed that DF also moderates the relationship between PEOU and IUSE; hence, H11a is also supported. Contrary to expectations, DF does not have any significant moderating effect on the path between PBC and IUSE; thus, H12a is rejected. Further, the SEM results reveal a strong moderating effect of PS on the path coefficient between PEOU and ISUE as well as on the path coefficient between PBC and IUSE. Consequently, both H14a and H15a are supported. Finally, the moderating effect of POA was not confirmed, neither in terms of its moderating effect

on the relationship between PEOU and IUSE nor on the relationship between PBC and IUSE; thus, H17a and H18a are rejected.

Table 39. SEM moderating effect

	SEM	Native culture	Supported	Non-native culture	Supported
H8a/b	PEOUxSS→ IUSE	0.070***	YES	0.004	NO
H11a/b	PEOUxDF→ IUSE	0.052*	YES	-0.005	NO
H14a/b	PEOUxPS→ IUSE	0.071***	YES	0.016	NO
H17a/b	PEOUxPOA→ IUSE	0.035	NO	-0.011	NO
H9a/b	PBCxSS→ IUSE	0.055***	YES	-0.004	NO
H12a/b	PBCxDF→ IUSE	0.034	NO	-0.015	NO
H15a/b	PBCxPS→ IUSE	0.051*	YES	0.017	NO
H18a/b	PBCxPOA→ IUSE	0.020	NO	-0.011	NO

* $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

When assessing the results of SEM from the perspective of non-native culture it is obvious that there is no moderating effect of factors facilitating the effect of the acculturation process on consumers' attitudes towards e-commerce concerning PEOU and PBC (see Table 44). In essence, no moderating effect was noticed of SS, DF, PS and POA, neither on the path between PEOU and IUSE, nor on the path between PBC and IUSE. Consequently, H8b, H9b, H11b, H12b, H14b, H15b, H17b and H18b are supported.

6.3.5.3. E-commerce trust framework

Finally, in order to reveal the impact of SS, DF, PS and POA on sub-constructs of institution-based trust, Structural Assurance (IT-SA) and Situational Normality (IT-SN), and their subsequent effect on consumers' intention to accept e-commerce, the e-commerce trust framework was tested, following Douglas and Craig's (1997) recommendation of conducting cross-cultural research. The codes for two models were

written, representing the perspectives of native culture and non-native culture (Polish culture and/or cultural context and British culture and/or cultural context, respectively). The models were then compared and contrasted in order to assess whether there is any difference in the impact of factors facilitating the effect of the acculturation process on consumers' e-commerce trust and their intention to use e-commerce platforms.

When assessed from the perspective of native culture it is obvious that POA and PS have a significant impact on IT-SA; hence H6a and H7a are supported. At the same time, no significant impact of SS and DF on IT-SA was noted; thus H4a and H5a are rejected. It is apparent that both IT-SA and IT-SN have no effect on IUSE, as the paths between IT-SA and IUSE, and between IT-SN and IUSE, are found to be insignificant (H1a and H2a are rejected). Moreover, it is obvious that IT-SA impacts on IT-SN, as the path coefficient between IT-SA and IT-SN is highly significant; thus H3a is supported (see Table 40).

Table 40. SEM – E-commerce trust model

	SEM	Native culture	Supported	Non-native culture	Supported
H1a/b	IT-SA→IUSE	0.259	NO	0.025	NO
H2a/b	IT-SN→IUSE	0.102	NO	0.582***	YES
H3a/b	IT-SA→IT-SN	0.645***	YES	0.693***	YES
H4a/b	SS→IT-SA	0.043	NO	0.122	NO
H5a/b	DF→IT-SA	0.096	NO	0.155	NO
H6a/b	POA→IT-SA	0.320***	YES	0.489**	YES
H7a/b	PS→IT-SA	0.644***	YES	0.549***	YES

* $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

The SEM results assessed from the perspective of non-native culture also reveal a significant effect of PS on IT-SA, as the path between PS and IT-SA is highly significant (H7b is supported). Moreover, it was revealed that also POA has some impact on IT-SA as path between POA and IT-SA appears to be significant; thus, H6a is supported. The paths between SS and IT-SA as well as between DF and IT-SA, are

not significant; thus, H4b and H5b are rejected. SEM results reveal that there is no significant relationship between IT-SA and IUSE, and that the path coefficient between IT-SA and IUSE is not significant at the 0.05 level (H1b is rejected), whereas there is a significant impact of IT-SN on IUSE (H2b is supported). Moreover, the significant relationship between IT-SA and IT-SN is also noticeable (H3b is supported).

On the basis of the above results it is obvious that payment security and payment option availability play an important role in the process of e-commerce trust development. This is true in consumers' native culture and non-native culture. Furthermore, it is evident that there is no impact of SS and DF on consumers' e-commerce trust either in their native cultural context or in a non-native culture.

Moreover, the SEM results do not confirm any impact of IT-SA and IT-SN on IUSE in consumers' native culture. Likewise, from the perspective of consumers' non-native culture, the impact of IT-SA on IUSE also was not confirmed. The SEM results, however, reveal a significant impact of IT-SN on IUSE in consumers' non-native culture.

6.4. Discussion

This study set out to investigate the impact of factors facilitating the effect of any acculturation process on consumers' acceptance of e-commerce platforms. In order to meet this objective, hypotheses and a research framework were developed in Chapter 5, and the hypotheses were statistically tested on a sample of 298 Polish immigrants residing in the UK.

On the basis of statistical test results it was revealed that in consumers' native culture there is some moderating effect of factors facilitating an acculturation process on their attitudes towards e-commerce in terms of perceived ease of use of an e-commerce system and their perception of control over e-commerce platforms. More specifically, it was revealed that consumers' perception of sales service reliability strongly moderates not only their perception of ease of use of an e-commerce system but also their perception of having control over the system. A similar moderating effect was also revealed in terms of payment security, which influences consumer perception of ease of use as well as behavioural control. Moreover, delivery fulfilment appears to have a significant moderating effect on perceived ease of use of e-commerce in consumers' native culture, but delivery fulfilment appeared to have no moderating effect on

consumers' perception of control over e-commerce. Finally, assessed from the perspective of consumers' native culture, no moderating effect of payment options availability was revealed, neither in terms of its effect on perceived ease of use, nor on perceived behavioural control.

In order to test the impact of factors facilitating the effect of the acculturation process on consumers' e-commerce trust, the e-commerce trust framework was tested, following Douglas and Craig's (1997) recommendations for conducting cross-cultural research. While comparing and constructing both models, it became obvious that in their native culture, consumers' perception of both payment option availability and payment security significantly influence their structural assurance perception. Furthermore, there is also a strong impact of structural assurance on consumers' perception of e-commerce being a normal and natural shopping environment.

From the perspective of consumers' non-native culture, the perception of payment option availability and security also seems to impact consumers' assessment of structural assurance. No significant relationship was noted between structural assurance and sales service reliability, as well as delivery fulfilment. From the data analysis it is evident that in a non-native culture, consumers' perception of structural assurance does not seem to have a significant impact on their intention to use e-commerce, but does have a significant effect on the perception of the e-commerce platform being a 'normal' shopping environment, which in turn influences consumers' intention to use e-commerce.

While comparing and contrasting the results of SEM obtained from two cultural perspectives, consumers' native culture, which appears to be e-commerce unfavourable, and their non-native, e-commerce favourable culture, it is obvious that consumers' e-commerce acceptance decision is strongly influenced by their perception of sales service reliability, delivery fulfilment, and availability and security of payment options. The statistical results reveal that in the culture perceived to be e-commerce unfavourable, consumers' perception of ease of use of an e-commerce system, as well as their perception of control over the system, is moderated by sales service reliability, delivery fulfilment and payment security. Further, it was revealed that payment options availability and security also influence consumers' perception of structural assurance.

This is, however, not the case for a non-native culture which is considered to be e-commerce-favourable. The data analysis reveals that in the case of non-native culture and/or cultural context, there is no moderating effect of sales service reliability, delivery

fulfilment and security and availability of payment options on consumers' attitudes towards e-commerce. It was noted, however, that payment options availability and security impact consumers' institution-based trust. The results of the quantitative study confirm that consumers have the belief that in the non-native culture it is normal and natural to shop online, since only the relationship between situational normality and intention to use was found to be statistically significant.

In summary, this study statistically verified that the facilitating factors, including sales service reliability, delivery fulfilment, and availability and security of payment options, play an important role in consumers' acceptance of e-commerce platforms. This, however, is only the case in a cultural context which is perceived to be e-commerce-unfavourable. In such a cultural context, consumers negatively assess sales service reliability, delivery fulfilment and payment security, all of which have a moderating effect on their attitudes towards e-commerce, especially in terms of perceived ease of use and perceived behavioural control. In an e-commerce favourable cultural context, there is no such moderating effect, as consumers tend to value sales service reliability, delivery fulfilment and payment security, perceiving the e-commerce platform to be a normal and natural shopping environment at the same time.

This study therefore contributes to the theory and practice highlighting the importance of the role of facilitating factors in consumers' e-commerce acceptance in cultural contexts which are perceived to be e-commerce unfavourable. It is believed that once consumers' negative associations related to sales service, delivery fulfilment and payment security are addressed, consumers will have positive attitudes towards e-commerce and thus they will be more likely to accept it, overcoming their culturally determined behaviour; it has been proven that they do so in a cultural context perceived to be e-commerce-favourable.

Chapter 7. Conclusion

Jamshidi and Jamshidi (2013) recently stated that incorporating e-commerce into business activities is no longer a matter of choice for individual businesses but a 'fundamental necessity'. Incorporating e-commerce platforms into business operations, however, does not guarantee business success, as statistics confirm that many consumers still do not fully accept e-commerce as a main shopping channel. Research has shown that it is the culturally determined behaviour of consumers that affects their intention to accept e-commerce platforms. Specifically, Lim *et al.* (2004) show that consumers subject to the influence of culture that is high on uncertainty avoidance index are more likely to refuse e-commerce platforms than consumers exposed to low uncertainty avoidance cultures. Lee *et al.* (2007) claim that this is due to differences in perception of risk and uncertainty related to virtual nature of e-commerce. These are factors identified by Pavlou (2003) as key reasons preventing consumers from e-commerce acceptance. Further studies also reveal that the perception of risk and uncertainty can be effectively reduced by trust (Pavlou, 2003; Corbatt *et al.*, 2003) Trust however is also culture-specific. Jarvanpaa *et al.* (1999) and later Jarvanpaa *et al.* (2006) show that cultures perceived to be individualistic develop trust faster than consumers subject to collectivistic cultures. In the light of such research findings it was concluded that collectivistic cultures high on the uncertainty avoidance index are less likely to accept e-commerce than cultures individualistic low on uncertainty avoidance index (Cheung *et al.*, 2005).

Based on the above research findings, researchers advise businesses to establish an e-commerce strategy in accordance with the cultural requirements of their target consumer groups, which are assessed on the basis of individual country boundaries, also identified and referred to as the cultural context. Furthermore researchers (Lynch and Beck, 2001) suggest that any misunderstandings of consumers' culture determined attitudes towards e-commerce may cause business failure. Following this recommendation, however, businesses restrict themselves to targeting one culture and/or cultural context. If businesses seek to gain access to global, and thus multicultural, consumers, it is clear that consumers' willingness to accept e-commerce

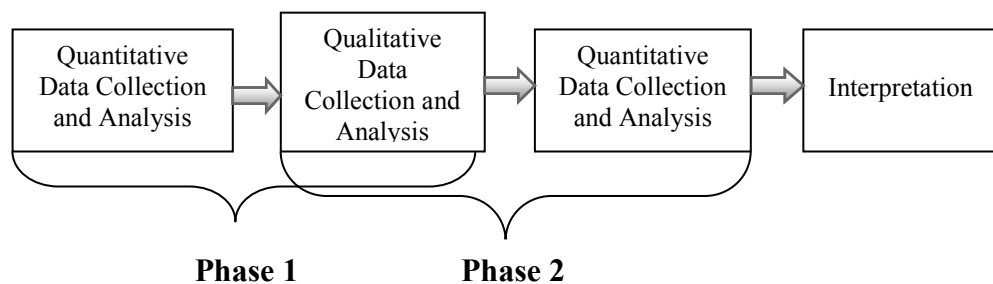
cannot be assessed in terms of one culture and/or cultural context alone; rather, the cross-cultural effect has to be considered.

Understanding the culture-specific behaviour of consumers presents a challenge for businesses, and has been acknowledged in research as an ‘obstacle’ that is difficult to overcome (Singh *et al.*, 2005). In the 21st century, this challenge seems to be increasingly complex to address, since businesses have to deal with the impact of globalisation and mass migration, as well as consequent changes in consumption patterns, consumer attitudes, values and beliefs, which may be affected not only by the consumers’ native culture but also by a non-native culture. Such a change of consumption patterns due to the influence of a non-native culture is called an acculturation process in the literature. The acculturation process has been well researched in consumer behaviour literature (see Penaloza, 1994; Oswald, 1999, Leudicke, 2011, Huggins *et al.*, 2013), but has been ignored in Information Systems literature until now. This study aims to fill this gap in IS literature, and supplement the examination of cultural effects on consumers’ willingness to accept e-commerce platforms by investigating the effect of the acculturation process on consumers’ acceptance of e-commerce platforms. This is the first study to address this issue.

In order to comprehensively investigate the effects of the acculturation process on consumers’ acceptance of e-commerce platforms, while also exploring several theoretical and managerial contributions to the inquiry, this research project is guided by a pragmatic research philosophy. Keeping in mind Penaloza’s (1994) definition of consumers’ acculturation as ‘the general process of movement and adoption to the consumer cultural environment in one country, by persons from another country’, this research follows Douglas and Craig’s (1997) recommendation to conduct comparative research on one carefully selected unit of analysis, and a particular cultural context. Specifically, for the purpose of this research project, the sample population selected as the unit of analysis is a group of Polish immigrants residing in the UK. Hence, the attitudes, values and beliefs of Polish consumers towards e-commerce platforms are directly compared and contrasted from two cultural perspectives: e-commerce unfavourable (consumers’ native Polish culture and/or cultural context) and e-commerce favourable (consumers’ non-native culture, British culture and/or cultural context, to which the culti-unit moved to reside either permanently or temporarily). It was expected that, due to the effect of the acculturation process, these consumers, when moving to a new culture and/or cultural context, would also change their culturally

determined attitudes, values and beliefs with regard to e-commerce platforms, becoming e-commerce-favourable. Further, the basis of the comparative research design was expected to reveal factors facilitating such a change which, if incorporated into an e-commerce strategy, could provide businesses with access to global, intercultural markets. These research aims were effectively addressed on the basis of a two-phase research design presented in Figure 18, where an explanatory sequential research phase is followed by an exploratory sequential research phase.

Figure 18. Transformative sequential research method



7.1. Phase I – Quantitative investigation

The first research phase aimed to assess whether the acculturation process affects consumers' acceptance of e-commerce platforms. This phase intended to reveal factors which drive decision-making in consumers' e-commerce acceptance, as well as factors which prevent consumers from accepting e-commerce. Most importantly, on the basis of direct comparison, this study aimed to reveal factors which, although initially appearing to prevent acceptance of e-commerce, can be overcome once consumers change culture and/or cultural context, moving from an e-commerce unfavourable native culture to an e-commerce favourable non-native culture. Such a change is attributed to the effect of the acculturation process.

In order to meet the objectives of the first study, a literature review was conducted with a focus on eight technology acceptance models identified by Venkatesh *et al.* (2003) as 'predominant' in Information Systems research. It was discovered during the theoretical literature review that the so-called 'predominant' models suffer from serious limitations, deriving from their intention-based structure. Because those

models are designed only to assess behaviours under the individual's direct control (see Ajzen, 1985; Sheppard *et al.*, 1988), they appear less effective in studies concerning e-commerce platforms, which are not directly controlled by the consumer. It is stressed, however, that the limitations of the intention-based models – where attitudes, values and beliefs influence intentions, which result in actual behaviour – can be successfully addressed by focusing on intentions rather than actual behaviour as the dependent variable. Following this direction the models, discussed by Venkatesh *et al.* (2003), were reviewed. This resulted in three intention-based models being selected to form a central pillar of the quantitative investigation. The selected models were: the Technology Acceptance Model (TAM), the Theory of Planned Behaviour Model (TPB) and the Motivational Model (MM). The three models facilitated assessment not only of consumers' attitudes towards e-commerce in terms of utilitarian or functional drivers but also in terms of enjoyment or hedonistic motives.

The quantitative study was run on a sample of 305 respondents. It revealed that consumers have positive attitudes towards e-commerce and perceive it to be useful both in their native culture and in a non-native culture. Interestingly, the quantitative study results reveal that the consumers' perception of ease of use and behavioural control over e-commerce, as well as its playfulness, are significant factors driving their intention to accept e-commerce in the non-native culture, but not in their native culture. Thus it was concluded that there exists an effect of an acculturation process on consumers' acceptance of e-commerce, as consumers were observed to change their attitudes towards e-commerce after changing their culture and/or cultural context, becoming more e-commerce-favourable.

On the basis of this finding, the contribution derives that indeed the effect of the acculturation process on consumers' acceptance of e-commerce platforms exists, as consumers can change their culturally determined behaviour after changing the culture and/or cultural context. The study reveals that consumers are able to change their attitudes towards e-commerce in terms of perceived ease of use, perceived behavioural control and intrinsic motivation.

7.2. Overlapping phase – Qualitative investigation

The qualitative study is referred to as an overlapping phase and has a dual purpose. First, through qualitative investigation the effect of the acculturation process on consumers revealed in the previous quantitative study was examined and explained in a real-life context, enriching the quantitative study findings. Second, the qualitative study intended to identify factors which facilitate such a change in consumer attitudes towards e-commerce; when placed in the context of current literature, these factors would serve as a basis upon which a new research framework could be built.

The qualitative investigation, based on semi-structured interviews conducted with 25 informants, revealed that the effect of the acculturation process on consumers' acceptance of e-commerce platforms exists not only in terms of perceived ease of use, perceived behavioural control and intrinsic motivation, but also in terms of the perception of e-commerce as a 'normal' and 'natural' shopping environment, as well as a significant factor of trust. In essence, consumers believed that it is 'normal', 'natural' and 'common' to shop online in their non-native culture but not in their native culture. Respondents also revealed that they '*trust more*' in their non-native culture than in their native culture. In order, therefore, to more fully understand and explain the effect of the acculturation process on consumers' e-commerce trust perception, a further literature review was undertaken.

The literature review confirmed that trust towards e-commerce, like the other attitudes towards e-commerce, is culturally determined. Moreover, it was discovered that 'trust', defined as 'an individual's willingness to depend on another party because of that party's characteristics' (McKnight *et al.*, 2002) is not assumed to be a stable perception, but may change due to time and knowledge and/or experience with an e-commerce vendor or vendors. Following this assumption, three stages of e-commerce trust were distinguished: initial trust, intermediary trust and mature trust. Structuring the current state of knowledge to each stage, a number of 'forms' within the stages of trust have been identified and developed by previous researchers. These forms of trust were allocated in accordance to length of time and level of knowledge and/or experience users had concerning e-commerce. All of which allowed to reveal the fourth 'face' of e-commerce trust.

Further review of the literature revealed that some researchers (e.g. Kim *et al.*, 2008) believe that it is not e-commerce trust that is culturally determined, but rather e-

commerce trust determinants which, while influencing trust, result in different levels of e-commerce trust perception across cultures and cultural contexts (i.e. countries). To date, however, research has not specifically addressed changes in cultural effects related to trust determinants, since most research projects on trust determinants were conducted in the context of one culture/cultural context, where cultural effects were not assessed.

Keeping in mind possible effects of trust determinants, the qualitative data was analysed, revealing that consumer perception of e-commerce trust depends on four factors or determinants, which are: sales service reliability, delivery fulfilment, availability and security of payment options. More specifically, it was revealed that a positive perception of those factors in consumers' non-native culture facilitates e-commerce trust development, while a negative perception prevents development of e-commerce trust in the native culture. Furthermore, it was discovered that the identified determinants also affect consumers' perception of ease of use, behavioural control and playfulness aspects relevant to the e-commerce platform. This, however, came to light only in the consumers' native culture, where informants were critical and questioned the reliability of sales service, especially in terms of refund and return policies, delivery fulfilment and security and availability of payment options. Thus, it was concluded that sales service reliability, delivery fulfilment and payment options availability and security facilitate a change in consumers' attitudes towards e-commerce and thus facilitate the effect of the acculturation process on consumers' acceptance of e-commerce platforms.

Based on the above research findings and previously conducted literature review, conceptual mapping was performed; on the basis of that, a new research framework was developed. The conceptual mapping revealed that factors facilitating the effect of the acculturation process impact consumers' e-commerce trust perception in terms of their belief that structures like guarantees, regulations, legal recourse and other assurances are in place, to ensure successful shopping activity and transactions. The literature refers to these factors as 'structural assurance', which, along with consumer perception of the e-commerce platform as a normal and natural shopping environment in the non-native culture but not in their native culture, is termed 'situational normality'. Both structural assurance and situational normality are held in the literature to be sub-constructs of institution-based trust, which further influences intention to use e-commerce platforms. On the basis of conceptual mapping, it was discovered that consumers are already familiar with e-commerce and may have some knowledge of

and/or experience with e-commerce platforms, but they had not yet established a relationship with an e-commerce vendor. Hence, the respondents seem to have gone through an initial stage of trust and are moving gradually to its intermediate stage. Finally, the conceptual mapping of qualitative data revealed that, while facilitating the acculturation process, the same factors which impact consumers' perception of e-commerce trust also moderate their attitudes towards e-commerce in terms of perceived ease of use, perceived behavioural control and intrinsic motivation. This, however, is only the case in the consumers' native culture, where such factors are negatively assessed or perceived as absent.

7.3. Phase II – Quantitative investigation

The final quantitative study sought to statistically verify the effect of facilitating factors, namely sales service reliability, delivery fulfilment, payment option availability and security, on consumers' attitudes towards e-commerce platforms and e-commerce trust.

The study was run on a sample of 298 respondents. Before addressing its objectives, however, replication of the first quantitative study findings was sought in order to verify whether consumers' attitudes towards e-commerce changed over time. This stage of the study was considered vital, as previous research (Wolfenbarger and Gilly, 2003) claims that online consumers' perceptions may change due to the development and/or availability of technologies such as e-commerce to markets. Consequently, the three intention-based models, namely, the Technology Acceptance Model (TAM), the Theory of Planned Behaviour Model (TPB) and the Motivational Model (MM), were reassessed. Reassessment of the models confirmed the effect of the acculturation process on consumers' attitudes in terms of perceived ease of use and perceived behavioural control but not in terms of intrinsic motivation. The re-examination of MM revealed that consumers perceive e-commerce to be enjoyable in their native culture, but not, as was previously revealed, in their non-native culture. There are various explanations for the change in response. It is possible that consumers have recently begun to enjoy shopping on e-commerce platforms in their native cultural context due to advancement in digital technologies since the first phase of this research project was run; it is possible that e-retailers have improved elements of online

shopping websites in consumers' native cultural context, increasing the pleasure derived from e-commerce activities such as online shopping, website navigation and website aesthetics. Because the effect of the acculturation process was not confirmed in terms of intrinsic motivation, the moderating effects of sales service reliability, delivery fulfilment and security and availability of payment options could not be assessed; thus, the MM model was dropped from the investigation. Such moderating effects were measured, however, on the basis of consumers' perceptions of ease of use and behavioural control over the e-commerce platform, which were identified on the basis of the TAM and TPB models.

The quantitative study then confirmed the qualitative research findings, verifying the moderating effect of sales service reliability, delivery fulfilment and payment security on consumers' attitudes towards e-commerce in their native culture. Specifically, it was verified that sales service reliability, delivery fulfilment and payment security moderate the relationship between perceived ease of use and intention to use. Further, it was confirmed that sales service reliability and payment security moderate the relationship between perceived behavioural control and intention to use e-commerce platforms. No moderating effects of payment option availability were noted when assessed from the perspective of native culture. In accordance with expectations, none of the factors facilitating the effect of the acculturation process were found to moderate the relationship in the consumers' non-native cultural context between perceived ease of use and intention to use e-commerce platform, and perceived behavioural control and intention to use e-commerce.

During the final stage of this research, the e-commerce trust framework was tested, revealing that payment security and payment option availability influence consumers' perception of 'structural assurance' in both native and non-native cultures. No significant impact of structural assurance on intention to use e-commerce platforms was noted in consumers' native or non-native cultural context. Significantly, the statistical tests also found that consumers indeed perceive the e-commerce platform to be a natural and normal shopping environment, which means they are likely to accept e-commerce in their non-native culture but not in their native culture.

The findings of this research project generate a number of theoretical and managerial implications, which will be discussed next.

7.4. Theoretical contribution

Kamarulzaman (2007) argues that there is very limited information on how and why certain groups of consumers willingly shop online while others accept e-commerce rather reluctantly. In response to that observation, the present research project addresses the need to determine and explore the complex factors behind consumer intentions to fully accept e-commerce. In the process of research design and continuous survey of literature, this project is thus not only a part of the evolving stream of consumer behaviour research, but also aims to fill the gap found within Information Systems literature, developing a number of theoretical and practical implications at the same time.

The project so far has shown that consumers' culturally determined attitudes, values and beliefs towards e-commerce are neither static nor stable, and are likely to change once the consumer changes the culture and/or cultural context around them. Such a change of attitude is facilitated by factors which can be directly controlled by e-businesses, and are not, as previously argued, controlled by consumers' cultural determinants, which are beyond the ability of businesses to address when setting up their online presence. The factors which are within the direct control of businesses are: sales service reliability, delivery fulfilment and availability of payment options and payment security. Thus, this research questions whether consumers' attitudes towards e-commerce are indeed culturally determined, or are rather subject to effects under the direct control of businesses, which are beyond cultural indicators.

Second, in the process of investigation, this research project also developed and empirically tested a new methodology within cross-cultural studies, in response to research needs originally expressed by Pavlou and Chain in 2002. The methodology considers effects of current socio-economic trends, globalisation and mass migration, with a view to showing how these factors impact consumer online behaviour, and how such effects might be successfully used to develop new e-commerce strategies.

During the main literature review for this research project, certain limitations were revealed in widely accepted intention-based models. A solution to these limitations was provided through selection and adaption of specific intention-based models, which then provided a strong basis on which to effectively model consumer willingness to accept e-commerce platforms. It is believed that acknowledgement of the

limitations of the original intention-based models is important, since it reveals for future research ways in which to avoid bias that can derive from conceptual pitfalls.

Subsequently, literature concerning e-commerce trust was consulted. It revealed that e-commerce trust may differ according to consumers' knowledge and/or experience with e-commerce, and any relationship established with an e-commerce vendor. This classification of e-commerce trust contributed to the trust literature revealing yet another 'face' of e-commerce trust. Such a classification of e-commerce trust seems to be especially important nowadays, when consumers have had the possibility of shopping on an e-commerce platform for nearly two decades. After such a period of time it is reasonable to assume some knowledge and/or experience with e-commerce, and also that some form of a relationship with e-commerce vendors has been established. This research stresses the significance of assessing forms of trust and identifying which developmental stage the trust has reached when carrying out research on trust in e-commerce, in the interests of greater accuracy and reliability of results.

Further, the research stresses the importance of assessing trust determinants, which, as revealed by Kim *et al.* (2005; 2008) and confirmed in this research, do have a significant effect not only on consumers' e-commerce trust but also on consumers' attitudes towards e-commerce, and which vary across cultures and/or cultural contexts.

Finally, the specific contribution of this study derives from providing a full set of factors influencing consumers' intention to accept e-commerce platforms. The findings were achieved by simultaneous analysis of three well-established models, adoption of which 'provides a solid base for developing new constructs contributing to purchase behaviour' (Guo and Barnes, 2009). Thus, through the simultaneous analysis of the Technology Acceptance Model, the Theory of Planned Behaviour Model and the Motivational Model, the first quantitative study provides improved and more comprehensive understanding of cognitive processes related to e-commerce platform acceptance than each model considered alone.

Following this development, the new e-commerce trust model was built. The model includes trust determinants and thus can more effectively evaluate consumers' perception of e-commerce trust and its subsequent impact on their intention to accept the e-commerce platform.

It is believed that the final model provides a better understanding of real motives for accepting or rejecting the e-commerce platform. The model and research

methodology can serve as a skeleton, a useful starting point for studies aiming to expand on this area of research.

7.5. Managerial implications

In addition to a number of theoretical contributions, this study also provides some managerial implications, among which the most important factor seems to be the prospect of new, global business opportunities deriving from findings that show consumers' culturally determined attitudes towards e-commerce are not stable or static but susceptible to change.

The investigation of the effect of the acculturation process on consumers' acceptance of e-commerce platforms revealed that consumers already consider online shopping to be useful; thus demonstrating a positive attitude towards it. It was discovered, however, that businesses need to focus on improving consumers' perception of ease of use of e-commerce, as well as their perception of control over e-commerce. Further, businesses have to facilitate e-commerce trust development and perception of situational normality. Without taking action in these directions, consumers will continue to be prevented from fully accepting e-commerce in countries whose cultural context is perceived to be e-commerce unfavourable. If properly addressed, however, factors preventing full acceptance of e-commerce can be overcome, ensuring the sustainable growth of e-businesses. Thus, when designing their e-commerce platforms, businesses need to consider the findings of this study and focus on improving the platform's functional elements. They should aim to design 'user friendly' virtual platforms which consumers will use with ease and confidence. They should also aim to design e-commerce platforms which encourage consumers to perceive that they have adequate resources to shop in that virtual environment, as well as a sense of control over their own actions in the online shopping platform.

It was further discovered that e-businesses can facilitate changes in consumer attitudes towards e-commerce if they pay close attention to the reliability of sales service, delivery fulfilment and availability and security of payment options. Practitioners are therefore encouraged to improve the standard of the service they offer, especially in terms of delivery and refund/return possibilities. Those two factors appear to be particularly important when consumers are operating in an intangible shopping environment. Wood (2001), who carried out research drawing on behavioural theory to

explore remote purchase environments, argues that in intangible shopping environments (such as e-commerce platforms), the unique effect of a return policy results in a higher probability to return the product purchased than would be the case in an intangible environment. This is due to time space (e.g. delivery time) in between the purchase decision, and keep-or-return decision, as well as intangible characteristics of the shopping environment, all of which affect consumers' product choice, commitment to keep it and satisfaction deriving from it.

Similarly, e-businesses have to improve their strategies for delivering goods purchased online. Cao and Zhao (2004) report that delivery fulfilment is a 'daunting task' for e-businesses. This seems to be further confirmed by Bourlakis *et al.* (2008) and by this research project.

The importance of fast and reliable delivery is stressed in previous research. Reichheld and Schefter (2000), for example, believe that timely delivery of products purchased on e-commerce platforms is vital for e-businesses. This is confirmed by Lee (2002), who believes that a guarantee of fast and reliable delivery is crucial when consumers performs shopping activity on e-commerce platform, as this confirms that the transaction is reliable and the e-commerce vendor trustworthy. Thus, Cao and Zhao (2004) claim that fast and reliable delivery may support online consumers acquisition and retention, reducing uncertainty related to the intangible nature of e-commerce platforms (Taylor, 1994). Furthermore, reliable delivery will improve consumers' perception of service quality, making it more reliable (Cao and Zhao, 2004).

Consequently, e-businesses should recognise the importance of fast, reliable delivery and return policies when conducting business operations in a virtual marketplace, and establish uniform delivery systems across countries and thus cultures, which will guarantee effective and efficient product delivery. Moreover, they should introduce accurate order tracking systems, which will enable delivery monitoring, resulting in reasonable wait times. Alternatively, e-vendors can provide consumers with an estimated delivery time once the order has been placed. Cao and Zhao (2004) warn, however, that an estimated delivery time should not be 'overpromised'. They claim that it should rather be 'underpromised', which will ensure consumers' satisfaction related to delivery fulfilment. Further, if e-businesses establish a refund/return policy as well as good after-sales service and support, they will cancel out their moderating effect on consumers' perception of ease of use and control over the e-commerce system, which will result in greater acceptance of e-commerce. Those procedures should be uniform

across countries and cultures so that consumers become familiar with them as a normal and trustworthy alternative to traditional shopping, despite any culturally acquired determinants.

In addition to reliable sales service and delivery fulfilment, practitioners should also focus on providing consumers with payment options that suit their needs. They should also ensure that those payment options are secured. This is also stressed by Papagiannidis *et al.* (2013), who claim that consumer attitudes towards a payment method are key factors affecting the probability of completing online transactions. Businesses thus should focus on promoting a unified payment system across countries, e.g. card payment, or introducing third-party (e.g. PayPal) seal with which consumers are already familiar. A unified payment system will reduce payment complexity and result in greater perception of financial transaction security.

These findings clearly show that businesses should aim to promote the perception of e-commerce platform which can be referred to as 'normal' and 'a natural environment' to perform shopping activities, since even though the Internet is no longer 'new technology' in this respect, many consumers have not developed strong beliefs that the digital platform is an alternative to traditional shopping environments. The perception of 'normality' can be developed by active promotion of e-commerce platforms, which should be positioned as an alternative to traditional brick-and-mortar shopping.

7.6. Limitations of the research

As with all research, this research project has come up against some limitations, which nevertheless open up positive avenues for future research. First, the research was conducted on a sample representing one 'unit of analysis' based in one cultural context. Thus, the findings can be generalised to the sample of the studied population only. Further research is needed to test the research methodology and research framework on other units of analysis and cultural contexts.

On the basis of this research project, a new comparative research methodology has been developed and implemented. The methodology, though successful, may derive some bias related to the extent to which respondents relied on memory. The research framework should be tested on two separate 'culti-units' and cultural contexts. The framework could be tested on a sample of consumers who identify as British and who

are based in British culture and/or cultural context, and a second sample of Polish consumers based in Polish culture and/or cultural context. Such data collection can be further compared and contrasted in order to more adequately verify and validate the study results.

A further need for wider study arises from our focus on investigating consumers' intentions to use e-commerce rather than on actual usage. This focus was justified by the limitations imposed by the use of intention-based models, which were selected to serve as a starting point of the investigation. Further research looking at actual usage is encouraged.

The use of intention-based models also imposed our focus on investigating consumers' intentions to perform behaviour in question (i.e. use e-commerce platform for shopping). Further research is encouraged which will look at the effect of acculturation process on consumers' attitudes towards a specific product or service offered by an e-commerce vendor.

Similarly, research investigating actual use of e-commerce is encouraged to look at other factors which may influence consumers' e-commerce acceptance. This research project focused on investigation of consumers' attitudes towards e-commerce identified on the basis of the Technology Acceptance Model, the Theory of Planned Behaviour Model and the Motivational Model. Further research investigating the effect of the acculturation process on factors such as familiarity and e-commerce experience is encouraged.

Even though the effect of the acculturation process on intrinsic motivation was revealed in the first study, such an effect was not confirmed during the final quantitative study. This may derive from the fact that e-businesses have, over time, improved the 'playfulness' aspect of online shopping websites, resulting in greater consumer enjoyment. This, however, needs to be confirmed on the basis of empirical, longitudinal investigation.

In addition to addressing limitations of this research project, further researcher is encouraged to test new methodology in the context of Information Systems research which, it was shown, can provide a better understanding of consumer behaviour, values, beliefs and attitudes in an e-commerce context. Further applications of the research methodology in an Information Systems context will be extremely useful.

As mentioned, because the literature review revealed limitations in existing intention-based models, this is an aspect of the research which needs to be addressed.

Future studies looking at a broader range of trust determinants shown to play an important role in consumers' acceptance of e-commerce platforms are also needed.

Finally, there is a need to expand the scope of this research on the possibilities of undertaking comparative studies that will offer more robust insights into how the acculturation process occurs in practice.

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Appendix A. Questionnaire survey-phase I

QUESTIONNAIRE

The research project is conducted concerning cultural effect on online shopping adoption. The survey is anonymous and all data will be used for academic research and will not be used for any commercial purpose. Please read the following questions carefully and mark the answer that you consider correct and appropriate. Thank you for your cooperation

Part 1. *Please tick the most appropriate answer*

- 1.1 Gender Male Female
- 1.2. Year of birth _____
- 1.3. Education Primary Secondary University
- 1.4. Self-identified ethnicity _____
- 1.5. Native country Rural area Urban area
residence
- 1.6. Arrival date to the UK _____
- 1.7. Reason for migration Work Education Other _____
- 1.8. Intention to return to home Yes No
country
- 1.9. Are you employed? Yes No
(go to Q 1.13)
- 1.10. *What is your current social status?* Blue-collar worker White-collar worker
- 1.11. Do you work with other Polish immigrants? Yes No
- 1.12. Is your supervisor of Polish origin? Yes No
- 1.13. Do you live with other Polish immigrants? Yes No
- 1.14. Are most of your friends Polish? Yes No
- 1.15. Do you work with British people? Yes No
- 1.16. Are most of your friends British? Yes No
- 1.17. To what extent do you feel discriminated in the UK? *Please tick the most appropriate option where 1- not discriminated and 7 strongly discriminated* 1 2 3 4 5 6 7
- 1.18. Do you keep in touch with your family? Yes No
- 1.19. How often do you travel to Poland? 0 times per year 1- 2 times per year
 2- 3 times per year 3 -4 times per year
 5 and more times per year

- 1.20. Do you celebrate Polish holidays? Yes No
- 1.21. What is your mother language? Polish Other _____
- 1.22. Which language do you use on the daily basis? Polish English
 Polish and English Other _____
- 1.23. Can you speak English? Yes No
- 1.24. To what extent do you think you know English? *Please tick the most appropriate option where 1- very bad and 7 very good* 1 2 3 4 5 6 7
- 1.25. To what extent would you say you are familiar with British institutions? *Please tick the most appropriate option where 1- not familiar and 7 very familiar* 1 2 3 4 5 6 7
- 1.26. Do you watch: Polish TV English TV Both None
- 1.27. Do you browse: Polish websites English websites
 Both None
- 1.28. Do you read: Polish newspapers English newspapers
 Both None
- 1.29. Do you have Personal computer Smartphone
 Both None
- 1.30. Do you shop at: (*tick as many answers as you want*)
 Supermarkets Local shops Ethnic shops Online shops
- 1.31. Do you shop online using: Computer Smartphone
 Both None

Part 2. *Please read sentences below and tick the most accurate option, where 1- strongly agree and 7 strongly disagree*

- IUSE1. I frequently used the online shopping website
A. In Poland 1 2 3 4 5 6 7
B. In the UK 1 2 3 4 5 6 7
- IUSE2. Given the chance I intend to use online shopping website
A. In Poland 1 2 3 4 5 6 7
B. In the UK 1 2 3 4 5 6 7
- IUSE3. I am very likely to provide the online shopping website with the information it needs to better serve my needs
A. In Poland 1 2 3 4 5 6 7
B. In the UK 1 2 3 4 5 6 7
- PU1. The online shopping website is useful for searching and buying goods
A. In Poland 1 2 3 4 5 6 7
B. In the UK 1 2 3 4 5 6 7
- PU2. The online shopping website enhances my effectiveness in buying goods
A. In Poland 1 2 3 4 5 6 7
B. In the UK 1 2 3 4 5 6 7

- PU3. The online shopping website enables me to buy goods faster
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- PU4. The online shopping website is useful for searching for shopping for goods
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- PEOU1. It is easy to become skilful at using the online shopping website
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- PEOU2. Learning to operate the online shopping website is easy
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- PEOU3. My interaction with the online shopping website is clear and understandable
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- PEOU4. The online shopping website is easy to use
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- SN1. My relatives think that I should use the online shopping websites
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- SN2. My friends believe I should use the online shopping websites
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- ATB1. Using the online shopping website is good idea
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- ATB2. Using the online shopping website is wise idea
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- ATB3. I like the idea of using the online shopping website
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- ATB4. Using the online shopping website would be pleasant
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- PBC1. I would be able to use the online shopping website
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- PBC2. Using the online shopping website is entirely within my control
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7

- PBC3. I have the resources and the knowledge and the ability to make use of the online shopping website
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- IM1. I find using the online shopping websites to be enjoyable
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- IM2. The actual process of using the online shopping websites is pleasant
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7
- IM3. I have fun using the online shopping websites
- A. In Poland 1 2 3 4 5 6 7
- B. In the UK 1 2 3 4 5 6 7

Appendix B. Polish version of the questionnaire survey-phase I

Szanowna Pani/Szanowny Panie,

W ramach prac naukowych prowadzonych na Uniwersytecie Anglii Wschodniej podjęte zostały badania w zakresie wpływu kultury na zakupy on-line. Uprzejmie proszę o pomoc w realizacji tego przedsięwzięcia wypełniając załączoną ankietę. Ankieta jest anonimowa, a jej wyniki będą służyły wyłącznie do celów badań naukowych.

Część 1. Proszę zaznaczyć właściwą odpowiedź

- 1.1. Płeć Mężczyzna Kobieta
- 1.2. Rok urodzenia _____
- 1.3. Wykształcenie Podstawowe Średnie Wyższe
- 1.4. Narodowość _____
- 1.5. Pochodzenie Wieś Miasto
- 1.6. Rok przyjazdu do Wielkiej Brytanii _____
- 1.7. Powody emigracji Ekonomiczne Edukacyjne Inne _____
- 1.8. Czy zamierzasz wrócić do Polski w przyszłości? Tak Nie
- 1.9. Czy obecnie pracujesz? Tak Nie (Q 1.13.)
- 1.10. Jaki rodzaj pracy obecnie wykonujesz? Biurową Fizyczną
- 1.11. Czy pracujesz z Polakami? Tak Nie
- 1.12. Czy twój przełożony jest Polakiem? Tak Nie
- 1.13. Czy obecnie mieszkasz z Polakami? Tak Nie
- 1.14. Czy twoi znajomi to w większości Polacy? Tak Nie
- 1.15. Czy pracujesz z Anglikami? Tak Nie
- 1.16. Czy twoi znajomi to w większości Anglicy? Tak Nie
- 1.17. W jakim stopniu czujesz się dyskryminowany? Proszę zaznaczyć właściwą odpowiedź 1 2 3 4 5 6 7
gdzie 1- nie dyskryminowany 7- silnie dyskryminowany
- 1.18. Czy utrzymujesz kontakt z rodziną? Tak Nie
- 1.19. Jak często podróżujesz do Polski? 0 razy w roku 1- 2 razy w roku
 2- 3 razy w roku 3- 4 razy w roku
 5 i więcej razy w roku

- 1.20. Czy obchodzisz święta związane z kulturą Polską? Tak Nie
- 1.21. Jaki język jest twoim językiem narodowym? Polski Inny _____
- 1.22. Jakiego języka używasz na co dzień? Polski Angielski
 Polski i Angielski Inny _____
- 1.23. Czy znasz język angielski? Tak Nie
- 1.24. W jakim stopniu uważasz że jesteś obeznan z angielskimi instytucjami (np. szpitalami, bankami itp.)? Proszę zaznaczyć właściwą odpowiedź *gdzie 1- nie obeznany 7- bardzo obeznany* 1 2 3 4 5 6 7
- 1.25. Czy oglądasz: Polską TV Angielską TV
 Polską i Angielską TV Żadnej
- 1.26. Czy przeglądasz strony internetowe: Polskie Angielskie
 Polskie i Angielskie Żadne
- 1.27 Czy czytasz gazety: Polskie Angielskie
 Polskie i Angielskie Żadne
- 1.28. Czy posiadasz: Komputer Smartphone
 Komputer i Smartphone Żadne
- 1.29. Czy robisz zakupy w: Supermarketach
zaznacz tyle odpowiedzi ile chcesz Lokalnych sklepach
 Polskich sklepach
 Sklepach internetowych

Część 2. Proszę przeczytaj zdania i zaznacz właściwą odpowiedź, gdzie 1 - zdecydowanie się zgadzam i 7 zdecydowanie się nie zgadzam

- IUSE1 Często używałem stron sklepów internetowych
- C. W Polsce 1 2 3 4 5 6 7
- D. W Wielkiej Brytani 1 2 3 4 5 6 7
- IUSE2. Mając możliwość mam zamiar używać stron sklepów internetowych
- A. W Polsce 1 2 3 4 5 6 7
- B. W Wielkiej Brytani 1 2 3 4 5 6 7
- IUSE3. Dostarczyłbym informacji stronie sklepu internetowego potrzebnych do zaspokojenia moich potrzeb konsumentów
- A. W Polsce 1 2 3 4 5 6 7
- C. W Wielkiej Brytani 1 2 3 4 5 6 7

- PU1. Strona sklepu internetowego jest przydatna w wyszukiwaniu i kupowaniu produktów
- A. W Polsce 1 2 3 4 5 6 7
- B. W Wielkiej Brytani 1 2 3 4 5 6 7
- PU2. Strona sklepu internetowego zwiększa moją efektywność podczas kupowania produktów
- A. W Polsce 1 2 3 4 5 6 7
- B. W Wielkiej Brytani 1 2 3 4 5 6 7
- PU3. Strona sklepu internetowego umożliwia mi kupowanie produktów szybciej
- A. W Polsce 1 2 3 4 5 6 7
- B. W Wielkiej Brytani 1 2 3 4 5 6 7
- PU4. Strona sklepu internetowego jest przydatna w kupowaniu produktów
- A. W Polsce 1 2 3 4 5 6 7
- B. W Wielkiej Brytani 1 2 3 4 5 6 7
- PEOU1. Łatwo jest dojść do wprawy w używaniu strony sklepu internetowego
- A. W Polsce 1 2 3 4 5 6 7
- B. W Wielkiej Brytani 1 2 3 4 5 6 7
- PEOU2. Łatwo jest nauczyć się używać strony sklepu internetowego
- A. W Polsce 1 2 3 4 5 6 7
- B. W Wielkiej Brytani 1 2 3 4 5 6 7
- PEOU3. Moje intencje w stosunku do używania strony sklepu internetowego są jasne i zrozumiałe
- A. W Polsce 1 2 3 4 5 6 7
- B. W Wielkiej Brytani 1 2 3 4 5 6 7
- PEOU4. Używanie strony sklepu internetowego jest łatwe
- A. W Polsce 1 2 3 4 5 6 7
- B. W Wielkiej Brytani 1 2 3 4 5 6 7
- SN1. Moja rodzina uważa, że należy używać strony sklepu internetowego
- A. W Polsce 1 2 3 4 5 6 7
- B. W Wielkiej Brytani 1 2 3 4 5 6 7
- SN2. Moi przyjaciele uważają, że należy używać strony sklepu internetowego
- A. W Polsce 1 2 3 4 5 6 7
- B. W Wielkiej Brytani 1 2 3 4 5 6 7
- ATB1. Używanie strony sklepu internetowego to dobry pomysł

- A. W Polsce 1 2 3 4 5 6 7
 B. W Wielkiej 1 2 3 4 5 6 7
 Brytani
- ATB2. Używanie strony sklepu internetowego to rozsądny pomysł
 A. W Polsce 1 2 3 4 5 6 7
 B. W Wielkiej 1 2 3 4 5 6 7
 Brytani
- ATB3. Podoba mi się pomysł używania strony sklepu internetowego
 A. W Polsce 1 2 3 4 5 6 7
 B. W Wielkiej 1 2 3 4 5 6 7
 Brytani
- ATB4. Używanie strony sklepu internetowego jest przyjemne
 A. W Polsce 1 2 3 4 5 6 7
 B. W Wielkiej 1 2 3 4 5 6 7
 Brytani
- PBC1. Byłbym w stanie używać strony sklepu internetowego
 A. W Polsce 1 2 3 4 5 6 7
 B. W Wielkiej 1 2 3 4 5 6 7
 Brytani
- PBC2. Używanie strony sklepu internetowego jest całkowicie pod moją kontrolą
 A. W Polsce 1 2 3 4 5 6 7
 B. W Wielkiej 1 2 3 4 5 6 7
 Brytani
- PBC3. Mam wiedzę oraz możliwości żeby używać strony sklepu internetowego
 A. W Polsce 1 2 3 4 5 6 7
 B. W Wielkiej 1 2 3 4 5 6 7
 Brytani
- IM1. Uważam, że używanie strony sklepu internetowego jest przyjemne
 A. W Polsce 1 2 3 4 5 6 7
 B. W Wielkiej 1 2 3 4 5 6 7
 Brytani
- IM2. Sam proces używania strony sklepu internetowego jest przyjemny
 A. W Polsce 1 2 3 4 5 6 7
 B. W Wielkiej 1 2 3 4 5 6 7
 Brytani
- IM3. Dobrze się bawię używając strony sklepu internetowego
 A. W Polsce 1 2 3 4 5 6 7
 B. W Wielkiej 1 2 3 4 5 6 7
 Brytani

Appendix C. Assessment of non-response bias

Ferber's (1948-1949) three attempts to deal with non-response bias were employed in order to investigate whether non-response bias exists in the study. Those are as follows:

- (1) Comparison of two samples to the 'nature of the population on the basis of past knowledge'.

In this first attempt to investigate non-response bias, Ferber (1948-1949) suggests direct comparison of respondents' demographic characteristics to 'known values'. This approach is also suggested by Armstrong and Overton (1977) and more recently by Groves (2006), who believe that the most common method to test non-response bias is to compare socio-demographic variables of responses with those from a more accurate source, such as recent census data or governmental surveys.

Ferber (1948-1949) also suggests that non-response bias may be examined by comparing early and late responses, as 'any difference on certain issue between mail respondents and non-respondents would be reflected in the replies of the early respondents as compared with those of late ones' (*ibid*). Consequently, late responses represent non-respondents, while early respondents are those who submitted their responses in the early stage. As a result, the analysis of this study is based on two groups: an early response group (155 responses) and a late response group (150 responses), which have to be tested in order to confirm that non-response bias does not exist in this study.

The demographic characteristics of the two groups of respondents are therefore assessed and compared to the profile of Polish immigrants living in the UK created by the ARC Rynek i Opinia (www.arc.com.pl), a Polish research agency. Table 41 presents the demographic characteristics of early and late responses.

Table 41. Early and late responses – demographic characteristics

		Early responses		Late responses	
Number of responses		155		150	
	Value	Frequency	Percentage	Frequency	Percentage
Ethnicity	Polish	155	100%	150	100%
Gender	Female	82	52.9%	92	61.3%
	Male	73	47.1%	58	38.7%
Age	21 and under	11	7.1%	11	7.3%
	22- 34	112	72.5%	118	78.6%
	35- 44	30	19.3%	19	12.8%
	45- 54	2	1.2%	2	1.4%
	55- 64	0	0.0%	0	0.0%
	65 and over	0	0.0%	0	0.0%
Education	Primary school	3	1.9%	2	1.3%
	Secondary school	95	61.3%	87	58.0%
	Higher Education	57	36.8%	61	40.7%
Native Country Residence	Urban	116	74.8%	116	77.3%
	Rural	39	25.2%	34	22.7%
Arrival to the UK	2001- 1997	4	2.4%	2	1.4%
	2006- 2002	77	49.6%	66	43.9%
	2012- 2007	74	47.7%	82	54.7%
Reason for migration	Economic	126	81.3%	98	65.3%
	Educational	14	9.0%	19	12.7%

	Other	15	9.7%	33	22.0%
Intention to return to Poland	Yes	89	57.4%	86	57.3%
	No	66	42.6%	64	42.7%
Employment	Yes	144	92.9%	139	92.7%
	No	11	7.1%	11	7.3%
Social Status	Blue-collar worker	117	75.5%	97	64.7%
	White-collar worker	38	24.5%	53	35.35
Work with Polish immigrants	Yes	116	74.8%	120	80%
	No	39	25.1%	30	20%
Supervisor of Polish origin	Yes	140	9.0%	132	88.0%
	No	14	91.0%	18	12.0%
Other Polish immigrants in the household	Yes	119	76.8%	120	80.0%
	No	36	23.2%	30	20.0%
Friendship with Polish immigrants	Yes	105	67.7%	93	62.0%
	No	50	32.3%	57	38.0%
Work with British people	Yes	153	98.7%	146	97.3%
	No	2	1.3%	4	2.7%
Friendship with British people	Yes	27	17.4%	40	26.7%
	No	128	82.6%	110	73.3%
Perceived discrimination	1-Not discriminated against	40	25.8%	56	37.3%
	2	40	25.8%	46	30.7%
	3	36	23.2%	19	12.7%
	4	24	15.5%	16	10.7%
	5	10	6.5%	8	5.3%
	6	4	2.6%	3	2.0%

	7-Strongly discriminated against	1	0.6%	2	1.3%
Contact with family in Poland	Yes	155	100%	148	98.7%
	No	0	0.0%	2	1.3%
Frequency of visits to Poland	0 times a year	4	2.6%	7	4.7%
	1-2 times a year	94	60.7%	85	56.7%
	2-3 times a year	42	27.1%	41	27.3%
	3-4 times a year	11	7.1%	13	8.7%
	5 and more times a year	4	2.6%	4	2.7%
Celebration of Polish holidays	Yes	142	91.6%	140	93.3%
	No	13	8.4%	10	6.7%
Mother language	Polish	153	98.7%	150	100%
	Other	2	1.3%	0	0.0%
Language used on a daily basis	Polish	30	19.4%	21	14.0%
	English	13	8.4%	12	8.0%
	Polish and English	109	70.3%	117	78.0%
	Other	3	1.8%	0	0.0%
English language skills	Yes	152	98.1%	146	97.3%
	No	3	1.9%	4	2.7%
Assessment of English language skills	1-Very good	1	0.6%	2	1.3%
	2	2	1.3%	3	2.0%
	3	21	13.5%	8	5.3%
	4	45	29.0%	44	29.3%
	5	33	21.3%	33	22.0%

	6	29	18.7%	32	21.3%
	7-Very bad	24	15.5%	28	18.7%
Familiarity with British institutions	1-Very familiar	5	3.2%	5	3.3%
	2	21	13.5%	13	8.7%
	3	23	14.8%	19	12.7%
	4	31	20.0%	30	20.0%
	5	28	18.1%	29	19.3%
	6	31	20.0%	34	22.7%
	7-Not familiar	16	10.3%	20	13.3%
Media use: TV	Polish TV	53	34.2%	50	33.3%
	English TV	35	22.6%	32	21.35
	Polish and English TV	52	33.6%	45	30.0%
	None	15	9.7%	23	15.3%
Media use: Internet	Polish websites	29	18.7%	16	10.7%
	English websites	6	3.9%	4	2.7%
	Polish and English websites	120	77.4%	130	86.7%
Media use: Newspapers	Polish newspapers	24	15.5%	27	18.0%
	English newspapers	28	18.1%	29	19.3%
	Polish and English newspapers	68	43.9%	70	46.7%
	None	35	22.6%	24	16.0%
ICT possession	Computer	88	56.8%	65	43.3%
	Smartphon	2	1.3%	0	0.0%

	e				
	Computer and Smartphone	65	41.9%	85	56.7%
Shopping	Supermarkets	18	11.6%	14	9.3%
	Ethnic shops	1	0.6%	4	2.7%
	Local shops	0	0.0%	2	1.3%
	Online shops	0	0.0%	0	0.0%
	All above	136	87.8%	130	86.7%
Means of online shopping	Computer	137	88.4%	120	80.0%
	Smartphone	0	0.0%	0	0.0%
	Computer and Smartphone	10	6.5%	20	13.3%
	None	8	5.2%	10	6.7%

According to the data provided in Table 19, there is no difference between the samples of early and late responses in terms of demographic characteristics. Moreover, it appears that the demographic profiles of the respondents from both samples match the profile of Polish immigrants living in the UK according to the ARC Rynek i Opinia, a Polish research agency.

According to the ARC's report, 54% of Polish immigrants decided to migrate to the UK after 2004 when Poland entered the European Union. There are equal numbers of male and female Polish immigrants living in the UK. 80% of respondents are 18-35 years old, and migrated from urban areas for economic reasons. Most of the immigrants intend to return to Poland (48% want to return to Poland, 27% want to settle in the UK

and 26% are undecided). According to the report, 68% of respondents are in permanent full-time employment, while 7% are unemployed.

Nearly 93% of Polish immigrants hold a higher education degree (30% finished high school and 63% hold a university degree). Despite their level of education, however, Polish immigrants perform blue-collar types of work while living in the UK. The ARC's report revealed that 42% of Polish immigrants read Polish newspapers, 44% watch Polish TV and 100% browse internet websites.

Consequently, the demographic profile of respondents from the two samples is identical to the profile of Polish immigrant living in the UK created by the ARC Rynek i Opinia. Therefore, as two samples and a profile of Polish immigrant living in the UK are homogenous in terms of demographic characteristics it can be confirmed that non-response bias does not exist in this study.

(2) Neutralisation of respondents' interest

Ferber (1948- 1949) believes that the non-response bias can be effectively reduced when the interest of respondents is neutralised. He postulates that this can be effectively done by including a number of different questions in the questionnaire. He says that 'in this way, people not interested in the particular subject being studied might nevertheless respond because of their interest in some other phase of the questionnaire' (Ferber, 1948- 1949).

Consequently, in order to neutralise respondents' interest, the questionnaire used in this study is based on well-established acculturation frameworks, through which the study hopes to assess the effect of acculturation process on consumer behaviour, as well as e-commerce acceptance studies, through which the study aims to investigate consumers' attitudes towards e-commerce. Including two different sets of questions in the questionnaire ensured that respondents who were uninterested in the main subject of the research might respond because of their interest in the other part of the questionnaire. Consequently, while designing the research instrument, all possible precautions were taken to reduce possible non-response bias.

(3) The analysis of the mail return

Ferber (1948-1949) suggests that in order to assess whether there is any difference between early and late responses, the analysis of mail return should be conducted. This approach is also suggested by Lambert and Harrington (1990), who add that this method of non-response bias evaluation is commonly used in market research.

Ferber (1948-1949) states that the analysis of mail return can be effectively done on the basis of demographic characteristics. Consequently, the demographic characteristics of the two groups of respondents (early and late) were compared (see Table 19), and no difference was noted between the two samples. Hence, this analysis confirms that non-response bias does not exist between the two samples of the study (Ferber, 1948-1949).

In addition to three approach method, Ferber (1948-1949) recognised that the best way to test for non-response bias is to conduct some statistical tests. Consequently, following Hawkins' (1975) and Guo's (2009) approach, a Chi-squared test for independence was performed to examine the relation between two randomly selected demographic variables in both groups of respondents (see Table 42).

Table 42. Chi- square test for independence- early and late responses sample

	Early- responses sample	Late- responses sample
Gender - Work with Polish immigrants	$\chi^2 (1, N=155) = 14.995$ $p < 0.01$ $p = 0.001$	$\chi^2 (1, N=150) = 7.653$ $p < 0.01$ $p = 0.006$
Education - Social Status	$\chi^2 (1, N=155) = 27.175$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 16.523$ $p < 0.01$ $p = 0.000$
Education - Work with Polish immigrants	$\chi^2 (1, N=155) = 16.523$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 13.503$ $p < 0.01$ $p = 0.001$
Intention to return to Poland - Frequency of visits in Poland	$\chi^2 (1, N=155) = 14.902$ $p < 0.01$ $p = 0.005$	$\chi^2 (1, N=150) = 20.134$ $p < 0.01$ $p = 0.003$
Frequency of visits in	$\chi^2 (1, N=155) = 12.286$	$\chi^2 (1, N=150) = 19.684$

Poland - Media use: TV	$p < 0.01$ $p = 0.006$	$p < 0.01$ $p = 0.001$
Social Status - Media use: TV	$\chi^2 (1, N=155) = 11.523$ $p < 0.01$ $p = 0.009$	$\chi^2 (1, N=150) = 16.882$ $p < 0.01$ $p = 0.002$
Work with Polish immigrants - Friendship with Polish immigrants	$\chi^2 (1, N=155) = 17.109$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 10.215$ $p < 0.01$ $p = 0.001$
Other Polish immigrants in the household - Friendship with Polish immigrants	$\chi^2 (1, N=155) = 25.405$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 10.215$ $p < 0.01$ $p = 0.001$
Other Polish immigrants in the household - Language used on the daily basis	$\chi^2 (1, N=155) = 35.335$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 34.165$ $p < 0.01$ $p = 0.000$
Friendship with Polish immigrants – Friendship with British people	$\chi^2 (1, N=155) = 41.913$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 27.556$ $p < 0.01$ $p = 0.000$
Friendship with Polish immigrants - Language used on the daily basis	$\chi^2 (1, N=155) = 21.235$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 15.488$ $p < 0.01$ $p = 0.000$
Friendship with Polish immigrants - Media use: TV	$\chi^2 (1, N=155) = 23.401$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 23.218$ $p < 0.01$ $p = 0.000$
Friendship with Polish immigrants - Media use: newspapers	$\chi^2 (1, N=155) = 21.167$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 31.699$ $p < 0.01$ $p = 0.000$
Friendship with British people - Media use: the Internet	$\chi^2 (1, N=155) = 22.204$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 17.821$ $p < 0.01$ $p = 0.000$
Language used on the daily basis - Media use: TV	$\chi^2 (1, N=155) = 42.607$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 24.549$ $p < 0.01$ $p = 0.002$
Language used on the daily basis - Media use: newspapers	$\chi^2 (1, N=155) = 39.333$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 20.553$ $p < 0.01$ $p = 0.008$
Media use: TV - Media use:	$\chi^2 (1, N=155) = 30.433$	$\chi^2 (1, N=150) = 30.919$

the Internet	$p < 0.01$ $p = 0.000$	$p < 0.01$ $p = 0.002$
Media use: TV - Media use: newspapers	$\chi^2 (1, N=155) = 50.610$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 33.542$ $p < 0.01$ $p = 0.006$
Media use: the Internet - Media use: newspapers	$\chi^2 (1, N=155) = 35.875$ $p < 0.01$ $p = 0.000$	$\chi^2 (1, N=150) = 32.415$ $p < 0.01$ $p = 0.001$
ICT possession - Means of online shopping	$\chi^2 (1, N=155) = 23.174$ $p < 0.01$ $p = 0.001$	$\chi^2 (1, N=150) = 17.986$ $p < 0.01$ $p = 0.000$

The Chi-square test revealed that all tested groups differ significantly in early and late responses, again confirming that a non-response bias does not exist in the study. Furthermore, three additional statistical tests, an independent sample *t*-test calculated on the basis of two groups of variables (see Table 43), an independent sample *t*-test calculated on the basis of median (see Table 44) and a one-way ANOVA run on the randomly selected variables (see Table 45) finally confirmed that a non-response bias does not exist in the study.

Table 43. Independent sample *t*-test (based on two groups of variables)

Groups of Variables	Independent sample <i>t</i> -test (based on two groups of variables)	
	Intention to return to Poland-IUSE.PL	Early responses
	Late responses	$M = 3.46, s = 1.646, t(148) = 2.497, p = 0.01, \alpha = 0.05$

Table 44. Independent sample *t*-test (based on cut-point)

Groups of Variables	Independent sample <i>t</i> -test (based on median)	
		Early responses
Familiarity	Higher than	$M = 2.78, s = 1.454, t(153) = 3.204, p = 0.00, \alpha =$

with British institutions-IUSE.UK	median	0.05
	Lower than median	$M= 3.55, s= 1.525, t(153)= 3.029, p= 0.00, \alpha= 0.05$
Familiarity with British institutions-IUSE.UK	Higher than median	$M= 2.79, s= 1.574, t(148)= 2.036, p= 0.04, \alpha= 0.05$
	Lower than median	$M= 3.33, s= 1.657, t(138)= 2.025, p= 0.05, \alpha= 0.05$

Table 45. ANOVA

Groups of Variables	ANOVA	
Intention to return to Poland-IUSE.PL	Early responses	$F(1, 153)= 5.472 p= 0.02 \alpha= 0.05$
	Late responses	$F(1, 148)= 6.235 p= 0.01 \alpha= 0.05$

Appendix D. Type I and Type II error assessment

According to Miller *et al* (2002) in every quantitative research there is a null hypothesis which refers to a statement of null or opposite relationship between two variables. The null hypothesis is the logical opposite to the hypothesis stated which has to be disproved in order to generate the hypothesis. Consequently, tests to investigate Type I and Type II error should be run (Field, 2005).

- **Type I error**

Miller *et al* (2002) suggests conducting a *t*- test to test Type I error and to reveal whether a statistically significant difference exist between the means of two groups. The one-sample *t*-test is conducted and the results presented in Table 46, which confirm a highly significant difference between all tested variables at $\alpha=0.05$, hence Type I error can be rejected.

Table 46. One- sample *t*-test

The perspective of Polish culture and/ or cultural context	
IUSE	Mean= 3.813, Std. Deviation= 1.636 and 1, t (304) =30.025 $p < 0.00, \alpha=0.05$
PU	Mean= 3.579, Std. Deviation= 1.618 and 1, t (304) =27.827 $p < 0.00, \alpha=0.05$
PEOU	Mean= 3.061, Std. Deviation= 1.753 and 1, t (304) =20.532 $p < 0.00, \alpha=0.05$
SN	Mean= 3.996, Std. Deviation= 1.693 and 1, t (304) =30.901 $p < 0.00, \alpha=0.05$
ATB	Mean= 3.143, Std. Deviation= 1.678 and 1, t (304) =22.299 $p < 0.00, \alpha=0.05$
PBC	Mean= 3.010, Std. Deviation= 1.802 and 1, t (304) =19.485 $p < 0.00, \alpha=0.05$
IM	Mean= 3.359, Std. Deviation= 1.683 and 1, t (304) =24.472

	$p < 0.00, \alpha=0.05$
The perspective of British culture and/ or cultural context	
IUSE	Mean= 3.108, Std. Deviation= 1.581 and 1, t (304) =23.288 $p < 0.00, \alpha=0.05$
PU	Mean= 2.857, Std. Deviation= 1.722 and 1, t (304) =18.834 $p < 0.00, \alpha=0.05$
PEOU	Mean= 2.529, Std. Deviation= 1.835 and 1, t (304) =14.556 $p < 0.00, \alpha=0.05$
SN	Mean= 3.577, Std. Deviation= 1.706 and 1, t (304) =26.371 $p < 0.00, \alpha=0.05$
ATB	Mean= 2.574, Std. Deviation= 1.735 and 1, t (304) =15.842 $p < 0.00, \alpha=0.05$
PBC	Mean= 2.459, Std. Deviation= 1.771 and 1, t (304) =14.387 $p < 0.00, \alpha=0.05$
IM	Mean= 2.803, Std. Deviation= 1.727 and 1, t (304) =18.227 $p < 0.00, \alpha=0.05$

The results obtained on the basis of one-sample *t*-test are additionally confirmed through independent sample *t*-test (see Table 47), which also reveals a highly statistically reliable difference between the mean of variables.

Table 47. Independent-sample *t*-test

Groups of variables		The perspective of Polish culture and/ or cultural context
IUSE- PU	Higher then cut point	M=4.627,s= 1.438, <i>t</i> (303) = 10.693, <i>p</i> = 0.000 α = 0.05
	Lower then cut point	M=2.914,s= 1.348, <i>t</i> (303) = 10.693, <i>p</i> = 0.000 α = 0.05
IUSE- PEOU	Higher then cut point	M=4.228,s= 1.647, <i>t</i> (303) = 4.892, <i>p</i> = 0.000 α = 0.05
	Lower then cut point	M=3.342,s= 1.495, <i>t</i> (303) = 4.892, <i>p</i> = 0.000 α = 0.05
IUSE- SN	Higher then cut point	M=4.291,s= 1.634, <i>t</i> (303) = 6.339, <i>p</i> = 0.000 α = 0.05
	Lower then cut point	M=3.160,s= 1.401, <i>t</i> (303) = 6.490, <i>p</i> = 0.000 α = 0.05
IUSE- ATB	Higher then cut point	M=4.440,s= 1.583, <i>t</i> (303) = 7.387, <i>p</i> = 0.000 α = 0.05
	Lower then cut point	M=3.164,s= 1.427, <i>t</i> (303) = 7.387, <i>p</i> = 0.000 α = 0.05
IUSE- PBC	Higher then cut point	M=4.282,s= 1.636, <i>t</i> (303) = 6.025, <i>p</i> = 0.000 α = 0.05
	Lower then cut point	M=3.205,s= 1.427, <i>t</i> (303) = 6.025, <i>p</i> = 0.000 α = 0.05
IUSE- IM	Higher then cut point	M=4.309,s= 1.658, <i>t</i> (303) = 5.613, <i>p</i> = 0.000 α = 0.05
	Lower then cut point	M=3.306,s= 1.452, <i>t</i> (303) = 5.613, <i>p</i> = 0.000 α = 0.05
Groups of variables		The perspective of British culture and/ or cultural context

IUSE- PU	Higher then cut point	$M=3.910, s= 1.473, t(303) = 11.293,$ $p= 0.000 \alpha= 0.05$
	Lower then cut point	$M=2.187, s= 1.139, t(303) = 11.293,$ $p= 0.000 \alpha= 0.05$
IUSE- PEOU	Higher then cut point	$M=3.764, s= 1.522, t(303) = 8.953,$ $p= 0.000 \alpha= 0.05$
	Lower then cut point	$M=2.314, s= 1.255, t(303) = 8.953,$ $p= 0.000 \alpha= 0.05$
IUSE- SN	Higher then cut point	$M=3.496, s= 1.599, t(303) = 5.067,$ $p= 0.000 \alpha= 0.05$
	Lower then cut point	$M=2.606, s= 1.412, t(303) = 5.067,$ $p= 0.000 \alpha= 0.05$
IUSE- ATB	Higher then cut point	$M=3.767, s= 1.482, t(303) = 9.154,$ $p= 0.000 \alpha= 0.05$
	Lower then cut point	$M=2.289, s= 1.294, t(303) = 9.154,$ $p= 0.000 \alpha= 0.05$
IUSE- PBC	Higher then cut point	$M=3.738, s= 1.567, t(303) = 8.938,$ $p= 0.000 \alpha= 0.05$
	Lower then cut point	$M=2.282, s= 1.168, t(303) = 8.938,$ $p= 0.000 \alpha= 0.05$
IUSE- IM	Higher then cut point	$M=3.724, s= 1.574, t(303) = 7.638,$ $p= 0.000 \alpha= 0.05$
	Lower then cut point	$M=2.455, s= 1.304, t(303) = 7.638,$ $p= 0.000 \alpha= 0.05$

Lastly, one-way ANOVA tests (see Table 48) confirms that all groups of variance differ significantly confirming high statistical significance of all tested groups of variables (see below).

Table 48. One- way ANOVA

Groups of variables	The perspective of Polish culture and/ or cultural context	The perspective of British culture and/ or cultural context
IUSE- PU	$F (24/280) = 8.181, p = 0.000$	$F (24/280) = 11.711, p = 0.000$
IUSE- PEOU	$F (24/280) = 2.273, p = 0.001$	$F (24/280) = 8.032, p = 0.000$
IUSE- SN	$F (24/280) = 6.521, p = 0.000$	$F (24/280) = 4.099, p = 0.000$
IUSE- ATB	$F (24/280) = 3.394, p = 0.000$	$F (24/280) = 8.110, p = 0.000$
IUSE- PBC	$F (24/280) = 4.684, p = 0.000$	$F (24/280) = 8.981, p = 0.000$
IUSE- IM	$F (24/280) = 3.457, p = 0.000$	$F (24/280) = 8.609, p = 0.000$

- **Type II error**

In order to reject Type II error the effect size and power of each item are calculated (see Table 49), both of which measure the degree to which the null hypothesis is false. On the basis of the analyses, Type II error can be rejected at $\alpha = 0.01$. The power of all tested variables exceeds the recommended power of 0.80, which is considered to be statistically significant. Moreover, the power of all tested variables equals 0.99, which means that the null hypothesis can be rejected at 99% confidence every time the study will be run.

Table 49. Effect size and power analysis

The perspective of Polish culture and/ or cultural context			
Item	Effect size	Power (σ)	Power at two tailed test $\alpha= 0.01$
PU	1.189	14.682	0.99
PEOU	0.537	6.640	0.99
SN	0.692	8.551	0.99
ATB	0.806	9.956	0.99
PBC	0.658	8.131	0.99
IM	0.604	7.467	0.99
The perspective of British culture and/ or cultural context			
PU	1.168	14.432	0.99
PEOU	0.952	11.762	0.99
SN	0.556	6.870	0.99
ATB	0.997	12.315	0.99
PBC	0.928	11.467	0.99
IM	0.805	9.950	0.99

Furthermore, according to MacCallum *et al* (1996) the power can be effectively calculated on the basis of *df* and a sample size. Hence, the power calculated on the basis of *df*=303 and the sample of 305 respondents also allows rejection of Type II error, confirming the above results (see below).

Table 50. Power analysis according to MacCallum *et al* (1996)

<i>Df</i>	N	Power		Exact
		Close	Not close	
303	305	0.997	0.990	0.993

Appendix E. Factor loadings

Table 51. Factor loadings

	Native culture	Non-native culture
Technology Acceptance Model		
PU1	1.09	0.87
PU2	1.01	0.81
PU3	1.00	0.82
PU4	1.16	0.92
PEOU1	1.10	0.94
PEOU2	1.14	0.96
PEOU3	1.00	0.90
PEOU4	1.15	0.92
IUSE1	1.00	0.83
IUSE2	1.48	0.88
IUSE3	1.19	0.42
Theory of Planned Behaviour		
PBC1	0.87	0.95
PBC2	0.79	0.86
PBC3	0.83	0.88
ATB1	0.90	0.95
ATB2	0.91	0.93
ATB3	0.84	0.95
ATB4	0.84	0.87
SN1	0.73	0.56
SN2	0.96	1.04
IUSE1	0.52	0.83

IUSE2	0.87	0.89
IUSE3	0.62	<i>0.41</i>
Motivational Model		
PU1	0.76	0.85
PU2	0.79	0.83
PU3	0.74	0.84
PU4	0.86	0.91
IM1	0.93	0.94
IM2	0.95	0.95
IM3	0.87	0.84
IUSE1	0.51	0.84
IUSE2	0.81	0.87
IUSE3	0.68	0.42

Appendix F. Interview invitation letter- English version

Dear Respondent,

Thank you very much for taking part in the quantitative study conducted in 2012 and also for indicating your willingness to participate in future studies aiming to add insight into consumption patterns of Polish immigrants residing in the UK.

Your participation in the first study was greatly appreciated and the data collected was carefully analysed revealing some interesting findings. Today I am contacting you in order to invite you to take part in the second study which is designed to develop a wider, in-depth understanding of those findings.

The study I now wish to invite you to participate in is interview-based, involving conversation during which I will ask you to compare your shopping patterns and experiences when you resided in Poland with your shopping behaviour and experience when you are residing in the UK. The interview should take approximately one hour and can be arranged at a time and place to suit you. Your name as well as all records and information collected during the interview will be kept strictly confidential. In my reporting of the research study all information gathered will be anonymous, so there is no risk of your participation in this study becoming publicly known. The results of the research based on the interview data will be used for academic purposes only.

Please feel free to contact me by email (e.lacka@uea.ac.uk) or by calling at 07747004102 in order to confirm your participation and to arrange a suitable time and place for your interview. Should you have any questions about the research and/or your participation please contact me directly by email. Your cooperation is greatly appreciated.

I am looking forward to hearing from you.

With best wishes,

Ewelina

Appendix G. Interview invitation letter- Polish version

Szanowna Pani/ Szanowny Panie,

Bardzo dziękuję za udział w ankiecie przeprowadzonej w 2012 roku a także za wyrażenie chęci wzięcia udziału w przyszłych badaniach mających na celu zidentyfikowanie zwyczajów konsumenckich Polaków mieszkających w Wielkiej Brytanii.

Pani/ Pana udział w ankiecie został niezmiernie doceniony. Zebrane informacje zostały starannie zanalizowane odkrywając interesujące rezultaty. Dziś kontaktuje się z Panią/ Panem aby zaprosić Panią/ Pana do udziału w kolejnym badaniu mającym na celu zrozumienie rezultatów pierwszego badania.

Badanie do udziału w którym chciałabym Panią/ Pana zaprosić jest oparte na rozmowie podczas której poproszę o porównanie Pani/ Pana doświadczeń oraz zwyczajów konsumenckich podczas pobytu w Polsce do tych z pobytu w Wielkiej Brytanii. Rozmowa powinna trwać około godziny i może być zorganizowana w dogodnym dla Pani/ Pana miejscu i czasie. Pani/ Pana dane personalne oraz wszystkie zebrane informacje podczas badania zostaną zanonimizowane w związku z czym nie ma obawy ze Pani/ Pana tożsamość zostanie ujawniona. Wyniki badania będą użyte jedynie w do celów akademickich.

Proszę o kontakt mailowy (e.lacka@uea.ac.uk) lub telefoniczny (07747004102) w celu potwierdzenia Pani/ Pana udziału w badaniu oraz zaplanowaniu czasu i miejsca na rozmowę. W przypadku jakichkolwiek pytań odnośnie badania proszę o kontakt mailowy lub telefoniczny. Pani/ Pana udział w badaniu będzie ogromnie doceniony.

Czekam na kontakt z Panią/ Panem.

Pozdrawiam serdecznie

Ewelina Lacka

Appendix H. Consent form- English version

By signing below:

I agree to take part in the study.

I am over 18 years of age.

I understand that my data will be anonymous and there is no way to link my responses to my name.

I also understand that I will not be identifiable from any published version of the study

Print name: _____

Signature: _____

Date: _____

Appendix I. Consent form- Polish version

Podpisując poniżej:

Wyrażam zgodę na udział w badaniu.

Jestem pełnoletni/ pełnoletnia.

Rozumiem że wszystkie udzielone informacje będą zanonimizowane w związku z czym nie będzie możliwość ujawnienia moich danych personalnych.

Rozumiem również że nie będzie możliwości zidentyfikowania mojej osoby poprzez publikacje powstałe na podstawie przeprowadzonego badania.

Imię i nazwisko: _____

Podpis: _____

Data: _____

Appendix J. Interview script

1. Can you please tell me a little bit about yourself?
2. Can you please tell me why did you decide to come to the UK?
3. How would you describe your experience upon arrival to the UK?
4. Can you please tell me a little bit about your life in the UK?
5. Tell me something about your shopping patterns? Do you think it has changed since you moved to the UK? If so, how?
6. What do you think about online shopping in Poland and in the UK? Can you please compare online shopping in Poland to online shopping in the UK?
7. Are there any differences in terms of online shopping in Poland and online shopping in the UK? If so, what is the reason for those differences?

Appendix K. English version of the questionnaire survey-phase II

Questionnaire

The research project is conducted concerning acceptance of online shopping. Please read the following questions carefully and mark the answer you consider correct and appropriate. The survey is anonymous and all data will be used for academic research and will not be used for any commercial purpose. Thank you for your cooperation

Part 1. Demographic characteristics

Please tick the most appropriate answer

1.1 Gender

Male

Female

1.2. Year of birth

1.3. Education

Primary

Secondary

University

1.4. Ethnicity

1.5. Arrival date to the UK

1.6. Reason for migration

Work

Education

Other

1.7. Intention to return to home country

Yes

No

I do not know

Part 2. Online shopping

Please tick the most appropriate answer

1.8. Do you/ Did you shop online

In Poland

Yes

No

In the UK

Yes

No

1.9. Do you/ Did you shop online using

In Poland

Computer

Smartphone

Both

None

In the UK

Computer

Smartphone

Both

None

Part 3. Attitudes towards online shopping

Please read sentences below and tick the most accurate option, where 1- strongly agree and 7 strongly disagree

IUSE I frequently used the online shopping website

1

In 2 3 4 5 6 7

Poland

In the 2 3 4 5 6 7

UK

IUSE Given the chance I intend to use online shopping website

2

In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
IUSE3	I am very likely to provide the online shopping website with the information it needs to better serve my needs													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PU 1	The online shopping website is useful for searching and buying goods													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PU 2	The online shopping website enhances my effectiveness in buying goods													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PU 3	The online shopping website enables me to buy goods faster													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PU 4	The online shopping website is useful for searching for shopping for goods													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PEOU 1	It is easy to become skilful at using the online shopping website													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PEOU 2	Learning to operate the online shopping website is easy													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PEOU 3	My interaction with the online shopping website is clear and understandable													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7

In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PEOU 4	The online shopping website is easy to use													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
SN 1	My relatives think that I should use the online shopping websites													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
SN 2	My friends believe I should use the online shopping websites													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PBC 1	I would be able to use the online shopping website													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PBC 2	Using the online shopping website is entirely within my control													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PBC 3	I have the resources and the knowledge and the ability to make use of the online shopping website													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
ATB 1	Using the online shopping website is good idea													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
ATB 2	Using the online shopping website is wise idea													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
ATB 3	I like the idea of using the online shopping website													
In	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7

Poland								
In the	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UK								
ATB 4	Using the online shopping website would be pleasant							
In	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poland								
In the	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UK								
IM1	I find using the online shopping websites to be enjoyable							
In	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poland								
In the	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UK								
IM2	The actual process of using the online shopping websites is pleasant							
In	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poland								
In the	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UK								
IM3	I have fun using the online shopping websites							
In	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poland								
In the	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UK								
IT- SN 1	The steps required to search for and order the product are typical of other similar online shopping websites							
In	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poland								
In the	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UK								
IT- SN 2	The information requested of me at the online shopping website is the type of information most similar type online shopping websites request							
In	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poland								
In the	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UK								
IT- SN 3	The nature of the interaction with the online shopping website is typical of other similar type online shopping websites							
In	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poland								
In the	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UK								
IT- SA 1	The online shopping website has enough safeguards to make me feel comfortable using it to transact personal business							
In	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poland								
In the	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UK								

IT- SA 2	I feel assured that legal and technological structures adequately protect me from problems on the online shopping website.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In Poland		1	2	3	4	5	6	7
In the UK		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IT- SA 3	I feel confident that encryption and other technological advances on the online shopping website make it safe for me to do business there.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In Poland		1	2	3	4	5	6	7
In the UK		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IT- SA 4	In general, the online shopping website is now a robust and safe environment in which to transact business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In Poland		1	2	3	4	5	6	7
In the UK		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SS 1	Returning items is relatively straightforward	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In Poland		1	2	3	4	5	6	7
In the UK		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SS 2	The return policy at this site is reasonable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In Poland		1	2	3	4	5	6	7
In the UK		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SS 3	After sale support at the online shopping website is excellent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In Poland		1	2	3	4	5	6	7
In the UK		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SS 4	I feel that the online shopping website wants to provide me with a good experience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In Poland		1	2	3	4	5	6	7
In the UK		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DF 1	The product is delivered by the time promised by the company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In Poland		1	2	3	4	5	6	7
In the UK		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DF 2	My order is delivered by the date promised	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In Poland		1	2	3	4	5	6	7

In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
DF3	You get your merchandise quickly when you order.													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
DF 4	It's easy to track the shipping and delivery of items purchased at this online shopping website													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
DF 5	The online shopping website provides shipping options.													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
DF6	The items sent by the online shopping website are well packaged													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
DF 7	The online shopping website has reasonable shipping and handling costs													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
POA 1	The online shopping website has complete payment options referring to post office remittance, online payment, cash on delivery etc.													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
POA 2	I accept the payment options provided by the online shopping website													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
POA 3	It is quick and easy to complete a transaction at the online shopping website													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
POA 4	The online shopping website provides alternative, non-online modes for financial transaction													

In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PS 1	The online shopping website has adequate security features													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PS 2	I feel secure giving out credit card information at the online shopping website													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PS 3	I feel safe in my transactions with the online shopping website													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PS 4	I feel like my privacy is protected at the online shopping website													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
PS 5	I trust the online shopping website will not misuse my personal information													
In Poland	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7
In the UK	<input type="checkbox"/>	1	<input type="checkbox"/>	2	<input type="checkbox"/>	3	<input type="checkbox"/>	4	<input type="checkbox"/>	5	<input type="checkbox"/>	6	<input type="checkbox"/>	7

Appendix L. Questionnaire survey-phase II

Intention to USE (IUSE)	
Adopted from Yoon C. (2009) ‘The effects of national culture on consumer acceptance of e-commerce. Online shoppers in China’ Information and Management Vol. 46 pp. 294- 301	
Intention to Use refers to the degree to which a person wants to perform or not perform some specified behaviour.	
IUSE1	I frequently used the online shopping website
IUSE2	Given the chance I intend to use online shopping website
IUSE3	I am very likely to provide the online shopping website with the information it needs to better serve my needs
Perceived Usefulness (PU)	
Adopted from Yoon C. (2009) ‘The effects of national culture on consumer acceptance of e-commerce. Online shoppers in China’ Information and Management Vol. 46 pp. 294- 301	
Perceived Usefulness is individual’s perception that using the new technology will enhance or improve her/his performance’	
PU 1	The online shopping website is useful for searching and buying goods
PU 2	The online shopping website enhances my effectiveness in buying goods
PU 3	The online shopping website enables me to buy goods faster
PU 4	The online shopping website is useful for searching for shopping for goods
Perceived Ease of Use	
Adopted from Yoon C. (2009) ‘The effects of national culture on consumer acceptance of e-commerce. Online shoppers in China’ Information and Management Vol. 46 pp. 294- 301	
Perceived Ease of Use refers to the degree to which a person believes that using a particular system would be free of effort	
PEOU1	It is easy to become skilful at using the online shopping website
PEOU2	Learning to operate the online shopping website is easy
PEOU3	My interaction with the online shopping website is clear and understandable
PEOU4	The online shopping website is easy to use
Subjective Norms (SN)	
Srite M and Karahanna E (2006) ‘The role of espoused national cultural values in technology acceptance’ MIS Quarterly Vol 30 Isse 3 pp. 679- 704	
Subjective Norms reflects influence of the opinion of reference group on an individual’s attitudes towards the behaviour	
SN 1	My relatives think that I should use the online shopping websites
SN 2	My friends believe I should use the online shopping websites

Perceived Behavioural Control	
Adopted from Taylor S. Todd P. (1995) ‘Assessing IT Usage: The Role of Prior Experience’ MIS Quarterly Vol. 19, Issue 2, pp. 561-570	
Perceived Behavioural Control is a believe whether or not a person perceive that she/ he possessed required resources and opportunities necessary to perform behaviour in question	
PBC1	I would be able to use the online shopping website
PBC2	Using the online shopping website is entirely within my control
PBC3	I have the resources and the knowledge and the ability to make use of the online shopping website
Attitudes Towards Behaviour (ATB)	
Taylor S. Todd P. (1995) ‘Assessing IT Usage: The Role of Prior Experience’ MIS Quarterly Vol. 19, Issue 2, pp. 561-570	
Attitudes Towards Behaviour is the general feeling of favourableness or unfavourableness for the behaviour	
ATB 1	Using the online shopping website is good idea
ATB 2	Using the online shopping website is wise idea
ATB 3	I like the idea of using the online shopping website
ATB 4	Using the online shopping website would be pleasant
Intrinsic Motivation (IM)	
Adopted from Venkatesh V. (2000) ‘Determinants of Perceived Ease of Use: Integrating Control, Intrinsic Motivation and Emotion into the Technology Acceptance Model’ Information Systems Research Vol 11 Issue 4 pp. 342- 365	
Intrinsic Motivation refers to the extent to which the activity of using specific system is perceived to be enjoyable in it’s own right, aside from performance consequences resulting from system use	
IM1	I find using the online shopping websites to be enjoyable
IM2	The actual process of using the online shopping websites is pleasant
IM3	I have fun using the online shopping websites
Institution-Based Trust (IT)	
Adopted from McKnight D. Choudhury V. Kacmar C. (2002b) ‘Developing and Validating Trust Measures for e-commerce; and Integrative Typology’ Information Systems Research Vol. 13 No. 3. Pp. 334- 359	
Institution-based trust is a belief that needed structural conditions are present (e.g. in the Internet) to enhance the probability of achieving a successful outcome in an endeavour like e-commerce. Institution- based trust comes from sociology which deals with the structures (e.g. legal protections) that make an environment feel trustworthy. Two dimensions of institution-based trust are defined: structural assurance and situational normality .	
Situational Normality (IT- SN)	
Adopted from Gefen D. Karahanna E. Straub D. (2003) ‘Trust and TAM in Online	

Shopping; An Integrated Model' MIS Quarterly Vol. 27 No 1. pp. 51- 90	
Situational normality is an assessment that the transaction will be a success, based on how normal or customary the situation appears to be.	
IT- SN 1	The steps required to search for and order the product are typical of other similar online shopping websites
IT- SN 2	The information requested of me at the online shopping website is the type of information most similar type online shopping websites request
IT- SN 3	The nature of the interaction with the online shopping website is typical of other similar type online shopping websites
Structural Assurance (IT- SA)	
Adopted from McKnight D. Choudhury V. Kacmar C. (2002b) 'Developing and Validating Trust Measures for e-commerce; and Integrative Typology' Information Systems Research Vol. 13 No. 3. Pp. 334- 359	
Structural assurance means one believes that structures like guarantees, regulations, promises, legal recourse or other procedures are in place to improve success.	
IT- SA 1	The online shopping website has enough safeguards to make me feel comfortable using it to transact personal business
IT- SA 2	I feel assured that legal and technological structures adequately protect me from problems on the online shopping website.
IT- SA 3	I feel confident that encryption and other technological advances on the online shopping website make it safe for me to do business there.
IT- SA 4	In general, the online shopping website is now a robust and safe environment in which to transact business
Transaction Dimension	
Kim D. Song Y. Braynov S. Rao H. (2005) 'A multidimensional trust formation model in B-to- C e-commerce: a conceptual framework and content analyses of academia/ practitioner perspectives' Decision Support Systems Vol. 40 pp. 143- 165	
Transaction dimension refers to the attributes that make online transactions trustworthy, it includes concern about how the delivery will be fulfilled, how the after-sale will be provided as well as concern about payment options and financial planning.	
Sales Service (SS)	
Adopted from Wolfinbarger M and Gilly M (2003) 'eTailQ; dimensionalizing, measuring and predicting etail quality' Journal of Retailing Vol. 79 pp. 183- 198	
SS 1	Returning items is relatively straightforward
SS 2	The return policy at this site is reasonable
SS 3	After sale support at the online shopping website is excellent
SS 4	I feel that the online shopping website wants to provide me with a good experience

Delivery Fulfilment (DF)	
Adopted from Wolfinbarger M and Gilly M (2003) ‘eTailQ; dimensionalizing, measuring and predicting etail quality’ Journal of Retailing Vol. 79 pp. 183- 198	
DF 1	The product is delivered by the time promised by the company
DF 2	My order is delivered by the date promised
DF3	You get your merchandise quickly when you order.
DF 4	It’s easy to track the shipping and delivery of items purchased at this online shopping website
DF 5	The online shopping website provides shipping options.
DF6	The items sent by the online shopping website are well packaged
DF 7	The online shopping website has reasonable shipping and handling costs
Payment Options Availability (POA)	
*Adopted from Liu X. He S.n Gai F. Xie P. (2008) ‘An empirical study of online shopping consumer satisfaction in China; a holistic perspective’ International Journal of Retail and Distribution Management Vol. 36 No. 11 pp. 919- 940	
** Adopted from Wolfinbarger M and Gilly M (2003) ‘eTailQ; dimensionalizing, measuring and predicting etail quality’ Journal of Retailing Vol. 79 pp. 183- 198	
*** Ranganathan C. and Ganapathy S (2002) ‘Key dimensions of business-to-consumer web sites’ Information and Management Vo. 39 pp. 457- 465	
POA 1	The online shopping website has complete payment options referring to post office remittance, online payment, cash on delivery etc.*
POA 2	I accept the payment options provided by the online shopping website*
POA 3	It is quick and easy to complete a transaction at the online shopping website**
POA 4	The online shopping website provides alternative, non-online modes for financial transaction***
Payment Security (PS)	
Adopted from Wolfinbarger M and Gilly M (2003) ‘eTailQ; dimensionalizing, measuring and predicting etail quality’ Journal of Retailing Vol. 79 pp. 183- 198	
PS 1	The online shopping website has adequate security features
PS 2	I feel secure giving out credit card information at the online shopping website
PS 3	I feel safe in my transactions with the online shopping website
PS 4	I feel like my privacy is protected at the online shopping website
PS 5	I trust the online shopping website will not misuse my personal information

Appendix M. Polish version of the questionnaire survey-phase II

Ankieta

Szanowna Pani/ Szanowny Panie,

W ramach prac naukowych podjęte zostały badania w zakresie zakupów internetowych. Proszę o uważne przeczytanie poniższych pytań i zaznaczenie odpowiedzi którą uważa Pani/ Pan za prawidłową. Ankieta jest anonimowa, a jej wyniki będą służyły wyłącznie do celów badań naukowych. Dziękuję za pomoc.

Część 1. *Proszę zaznaczyć właściwą odpowiedź*

1.1 Płeć

Mężczyzna

Kobieta

1.2. Rok urodzenia

1.3. Wykształcenie

Podstawowe

Średnie

Wyższe

1.4. Narodowość

1.5. Rok przyjazdu do Wielkiej Brytanii

1.6. Powody emigracji

Ekonomiczne

Edukacyjne

Inne

1.7. Czy w przyszłości zamierzasz wrócić do Polski?

Tak

Nie

Nie wiem

Część 2. *Proszę zaznaczyć właściwą odpowiedź*

1.8. Czy robisz zakupy przez Internet

w Polsce

Tak

Nie

w Wielkiej Brytanii

Tak

Nie

1.8. Czy kiedykolwiek robiłeś/ robiłaś zakupy przez Internet

w Polsce

Tak

Nie

w Wielkiej Brytanii

Tak

Nie

1.9. Czy robisz/ robiłeś (robiłaś) zakupy przez Internet używając

w Polsce

Komputer

Smartphone

Komputer i
Smartphone

Żadne

w Wielkiej Brytanii

Komputer

Smartphone

Komputer i
Smartphone

Żadne

Część 3. Proszę przeczytaj zdania i zaznacz właściwą odpowiedź, gdzie 1 - zdecydowanie się zgadzam i 7 zdecydowanie się nie zgadzam

IUSE1 Często używałem stron sklepów internetowych
w Polsce 1 2 3 4 5 6 7
w Wielkiej Brytanii 1 2 3 4 5 6 7

IUSE2 Mając możliwość mam zamiar używać stron sklepów internetowych
w Polsce 1 2 3 4 5 6 7
w Wielkiej Brytanii 1 2 3 4 5 6 7

IUSE3 Dostarczyłbym informacji stronie sklepu internetowego potrzebnych do zaspokojenia moich potrzeb konsumenckich
w Polsce 1 2 3 4 5 6 7
w Wielkiej Brytanii 1 2 3 4 5 6 7

PU 1 Strona sklepu internetowego jest przydatna w wyszukiwaniu i kupowaniu produktów
w Polsce 1 2 3 4 5 6 7
w Wielkiej Brytanii 1 2 3 4 5 6 7

PU 2 Strona sklepu internetowego zwiększa moją efektywność podczas kupowania produktów
w Polsce 1 2 3 4 5 6 7
w Wielkiej Brytanii 1 2 3 4 5 6 7

PU 3 Strona sklepu internetowego umożliwia mi kupowanie produktów szybciej
w Polsce 1 2 3 4 5 6 7
w Wielkiej Brytanii 1 2 3 4 5 6 7

PU 4 Strona sklepu internetowego jest przydatna w kupowaniu produktów
w Polsce 1 2 3 4 5 6 7
w Wielkiej Brytanii 1 2 3 4 5 6 7

PEOU 1 Łatwo jest dojść do wprawy w używaniu strony sklepu internetowego
w Polsce 1 2 3 4 5 6 7
w Wielkiej Brytanii 1 2 3 4 5 6 7

PEOU 2 Łatwo jest nauczyć się używać strony sklepu internetowego
w Polsce 1 2 3 4 5 6 7
w Wielkiej Brytanii 1 2 3 4 5 6 7

PEOU 3 Moje zamiary podczas używania strony sklepu internetowego są jasne i zrozumiałe

w Polsce 1 2 3 4 5 6 7

w Wielkiej Brytanii 1 2 3 4 5 6 7

PEOU 4 Używanie strony sklepu internetowego jest łatwe

w Polsce 1 2 3 4 5 6 7

w Wielkiej Brytanii 1 2 3 4 5 6 7

SN 1 Moja rodzina uważa, że powinienem/ powinnam używać strony sklepu internetowego

w Polsce 1 2 3 4 5 6 7

w Wielkiej Brytanii 1 2 3 4 5 6 7

SN 2 Moi przyjaciele uważają, że powinienem/ powinnam używać strony sklepu internetowego

w Polsce 1 2 3 4 5 6 7

w Wielkiej Brytanii 1 2 3 4 5 6 7

PBC1 Byłbym/ byłabym w stanie używać strony sklepu internetowego

w Polsce 1 2 3 4 5 6 7

w Wielkiej Brytanii 1 2 3 4 5 6 7

PBC2 Używanie strony sklepu internetowego jest całkowicie pod moją kontrolą

w Polsce 1 2 3 4 5 6 7

w Wielkiej Brytanii 1 2 3 4 5 6 7

PBC3 Mam środki, wiedzę oraz możliwości żeby używać strony sklepu internetowego

w Polsce 1 2 3 4 5 6 7

w Wielkiej Brytanii 1 2 3 4 5 6 7

ATB 1 Używanie strony sklepu internetowego to dobry pomysł

w Polsce 1 2 3 4 5 6 7

w Wielkiej Brytanii 1 2 3 4 5 6 7

ATB 2 Używanie strony sklepu internetowego to rozsądny pomysł

w Polsce 1 2 3 4 5 6 7

w Wielkiej Brytanii 1 2 3 4 5 6 7

ATB 3 Podoba mi się pomysł używania strony sklepu internetowego

w Polsce 1 2 3 4 5 6 7

w Wielkiej 1 2 3 4 5 6 7

Brytanii								
ATB 4	Używanie strony sklepu internetowego jest przyjemne							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wielkiej								
Brytanii								
IM1	Sprawia mi przyjemność używanie strony sklepu internetowego							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wielkiej								
Brytanii								
IM2	Proces używania strony sklepu internetowego jest przyjemny							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wielkiej								
Brytanii								
IM3	Dobrze się bawię używając strony sklepu internetowego							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wielkiej								
Brytanii								
IT- SN	Kroki niezbędne do wyszukiwania produktu i złożenia							
1	zamówienia na stronie sklepu internetowego są typowe dla tego							
	rodzaju stron							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wielkiej								
Brytanii								
IT- SN	Informacje wymagane ode mnie na stronie sklepu internetowego							
2	są typowe dla tego rodzaju stron							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wielkiej								
Brytanii								
IT- SN	Sposób używania strony sklepu internetowego jest typowy dla							
3	tego rodzaju stron							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wielkiej								
Brytanii								
IT- SA	Strona sklepu internetowego ma wystarczająco dużo zabezpieczeń							
1	abym czuł się bezpiecznie kupując produkty przez Internet							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wielkiej								
Brytanii								
IT- SA	Mam pewność, że zabezpieczenia prawne i technologiczne							
2	odpowiednio mnie chronią przed błędami które mogą wystąpić na							
	stronie sklepu internetowego							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wielkiej								
Brytanii								

IT- SA 3	Dzięki procesowi kodowania informacji oraz innym zabezpieczeniom na stronie sklepu internetowego czuje sie bezpiecznie kupujac produkty przez Internet							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IT- SA 4	Strona sklepu internetowego jest rzetelna i bezpiecznie jest kupowac tam produkty							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SS 1	Stosunkowo latwo jest zwrócic produkt zakupiony na stronie sklepu internetowego							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SS 2	Warunki zwrotu produkty zakupionego na stronie sklepu internetowego sa rozsadne							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SS 3	Serwisowanie produktu zakupionego na stronie sklepu internetowego jest doskonale							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SS 4	Wydaje mi sie ze strona sklepu internetowych chce zapewnic mi dobre doswiadczenie							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DF 1	Produkt zakupiony na stronie sklepu internetowego jest dostarczony zgodnie z obiecany przez firme terminem							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DF 2	Moje zamowienie zlozone na stronie sklepu internetowego jest dostarczone zgodnie z obiecany terminem.							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DF3	Szybko otrzymuje produkt zamowiony na stronie sklepu internetowego							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DF 4	Łatwo jest śledzić status wysyłki produktów zamówionych na stronie sklepu internetowego							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DF 5	Strona sklepu internetowego oferuje różne opcje wysyłki							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DF6	Produkty wysłane przez stronę sklepu internetowego są dobrze zapakowane							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DF 7	Strona sklepu internetowego ma rozsądne koszty wysyłki							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
POA 1	Strona sklepu internetowego oferuje różne formy płatności takie jak; opłatę na pocztę, płatność internetowa, płatność przy odbiorze itd.							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
POA 2	Akceptuję formy płatności oferowane przez stronę sklepu internetowego							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
POA 3	Szybko i łatwo jest sfinalizować transakcje na stronie sklepu internetowego							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
POA 4	Strona sklepu internetowego oferuje formy płatności inne niż płatność internetowa.							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PS 1	Strona sklepu internetowego odpowiednie zabezpieczenia							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PS 2	Czuje się bezpiecznie podając dane karty płatniczej na stronie sklepu internetowego							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PS 3	Czuje się bezpiecznie dokonując płatności na stronie sklepu internetowego							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PS 4	Uważam że moje prywatne dane są chronione na stronie sklepu internetowego							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PS 5	Ufam że strona sklepu internetowego nie nadużyje moich danych osobowych							
w Polsce	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w Wielkiej Brytanii	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Appendix N. Online version of the questionnaire survey-phase II

The screenshot shows a web browser window displaying a Google Forms questionnaire. The browser's address bar shows the URL: <https://docs.google.com/forms/d/1wChWGX7ujy7Pd0tNEvHiFDcP4eznyCMDmdr9ehr4Qqw/viewform>. The browser's bookmark bar contains several folders and links, including 'Apps', 'New Tab', 'SPSS', 'conference/workshop', 'migration and e-sho...', 'HE jobs', 'readers', 'Radio', 'music', 'other', 'data envelopment a...', 'Van Raaij cross-cult...', and 'Other bookmarks'. The questionnaire itself is titled 'Ankieta 2014' and includes an 'Edit this form' button in the top right corner. The main content of the form is as follows:

Ankieta 2014

Szanowna Pani/ Szanowny Panie,

W ramach prac naukowych podjęte zostały badania w zakresie zakupów internetowych. Proszę o uważne przeczytanie poniższych pytań i zaznaczenie odpowiedzi którą uważa Pani/ Pan za prawidłową. Ankieta jest anonimowa, a jej wyniki będą służyły wyłącznie do celów badań naukowych. Dziękuję za pomoc.

* Required

Płeć *
Proszę zaznaczyć właściwą odpowiedź

Mężczyzna
 Kobieta

Rok urodzenia *
Proszę wpisać właściwą odpowiedź

Wykształcenie *
Proszę zaznaczyć właściwą odpowiedź

Podstawowe
 Średnie
 Wyższe

Narodowość *
Proszę wpisać właściwą odpowiedź

Rok przyjazdu do Wielkiej Brytanii *
Proszę wpisać właściwą odpowiedź

The Windows taskbar at the bottom of the screen shows the system tray with the time 13:52 and date 19/05/2014, along with icons for network, volume, and other background processes. The taskbar also contains several application icons, including Internet Explorer, Google Chrome, and various office software.

Appendix O. Exploratory Factor Analysis

Table 52. Exploratory Factor Analysis – native culture

Native culture							
	Factor						
	1	2	3	4	5	6	7
PS2PL	1.056						
PS3PL	.997						
PS4PL	.893						
PS5PL	.677						
PS1PL	.643						
IT-SN3PL		.959					
IT-SN2PL		.928					
IT-SN1PL		.796					
DF2PL			1.003				
DF1PL			.883				
DF3PL			.810				
POA2PL				.957			
POA1PL				.798			
POA3PL				.742			
SS2PL					.982		
SS1PL					.732		
IUSE2PL						.862	
IUSE1PL						.729	
IT-SA4PL							.758
IT-SA3PL							.729

Table 53. Exploratory Factor Analysis –non- native culture

Non-native culture							
	Factor						
	1	2	3	4	5	6	7
PS2UK	1.061						
PS3UK	.983						
PS4UK	.859						
PS5UK	.669						
PS1UK	.570						
IT-SN2UK		.961					
IT-SN3UK		.926					
IT-SN1UK		.858					
DF2UK			1.066				
DF1UK			.812				
DF3UK			.796				
IUSE1UK				.852			
IUSE2UK				.699			
SS1UK					.984		
SS2UK					.810		
POA2UK						1.048	
POA1UK						.531	
POA3UK		.303				.494	
IT-SA4UK							.707
IT-SA3UK	.359						.682

